

LangleyToday

FALL 2019

SEASON OF

CHANGE



Langley

Save, Borrow & Spend Wisely

Is it Time to Refinance
Your Mortgage?

Using Your
Debit Card Pays!

Save Little,
Win Big!

Serving the Hampton Roads Community

Langley has been busy this summer getting involved and making an impact throughout Hampton Roads! Whether hosting or attending events, we believe in supporting our neighbors. Multiple branches hosted shred events for both members and non-members. These events helped people de-clutter and clear up space in their homes.

We also supported local non-profits through involvement and event sponsorship, including:

- American Cancer Society's Relay for Life Events
- Sandbridge Volunteer Rescue Squad
- Peninsula SPCA's Barktoberfest
- Hampton Roads' PrideFest
- NASA Langley's 5K Moonwalk
- Union Mission's Camp Hope Haven
- Virginia Peninsula Chamber of Commerce's Military Recognition Breakfast
- Habitat for Humanity's Golf Tournament

Be on the lookout for Langley at future community-sponsored events. We love supporting our community and getting involved where it matters to you!



Pictured:
Betsy Scott, Aberdeen Assistant Branch Manager
with PSPCA adoptable dog.

Langley Mortgage

When you're ready to buy your new home.



Member Discount at Ferguson Center for the Arts

An exciting new season has begun at the Ferguson Center for the Arts. As the 2019/2020 Season Sponsor, Langley members can take advantage of a special 10% or 20% discount, depending on the show, when purchasing tickets. To see which shows are available for discount and their corresponding discount code, visit LangleyFCU.org/community. Call the Ferguson Center Box Office at 757-594-8752, or go online at fergusoncenter.org to purchase tickets using the special Langley discount code.



For more information or to apply for any product mentioned in our newsletter:
Visit the branch nearest you, call us at (757) 827 - 5328 or go to LangleyFCU.org.

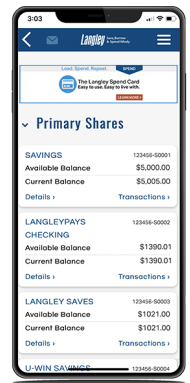
The Future Credit Union — Langley Online & Mobile Banking

Did you know that you are carrying the future of banking in your pocket? Online and Mobile Banking are the future! Convenient access to your money is just a finger tap away. Using Langley Online Banking saves you time and provides you the tools to monitor your account closely!

With Langley Online Banking you can:

- Review your account balance at your convenience
- Transfer money between accounts
- Deposit checks without leaving your home with our Remote Deposit feature
- ***NEW*** See your mortgage information inside Online Banking
- Setup recurring transfers to your loans or savings account

Rushing to a Langley branch or ATM on a Friday evening to deposit your payroll check or waiting on hold to make a transfer are things of the past! Access your money whenever and skip the wait.



The Platinum Select VISA May Be the Right Card For You

When you're shopping for a credit card, there are so many options to choose from. Perhaps the first question to ask yourself is, "**How do you intend to use the credit card?**" In a perfect world, everyone would pay off his or her credit card balance every month. However, the realities of life can sometimes get in the way. When they do, you want to make sure that you have a card with a low interest rate, low fees and penalties.



That's where Langley's Platinum Select VISA comes in. With interest rates between 9.00% and 18.00% APR*, you're getting one of the lowest interest rates in the country. With no annual fees and great low rates, you can easily transfer your existing balances from other credit cards (including those store credit cards) and start saving money right away. Most big bank and store credit card rates are between 14.99% and 26.99% APR*, so the difference can be big! They offer low promotional interest rates, but when it's over, the real rates kick in; And that's when your wallet really takes a hit. Check out the chart below to compare how the Langley Platinum Select VISA stacks up against the competition. We designed the Platinum Select VISA to help you manage your money wisely – apply today and start saving money.

Credit Card Comparison Chart

Card	Langley Platinum Select VISA	Bank Americard	Capital One Quicksilver One	Chase Sapphire Preferred
Variable APR*	9.00-18.00%	14.99-24.99%	26.99%	16.99-24.99%
Annual Fee	No	No	\$39	\$95

*APR = Annual Percentage Rate. Rates stated available on approved credit and may be different as determined by the individual creditworthiness of each applicant. The maximum annual percentage rate for a Langley Platinum Select VISA is 18.00%. Rates current as of September 15, 2019, and are subject to change based on market conditions and borrower eligibility.

Langley Insurance Agency

Protecting you and your family comes first.



Langley Announces Significant Investment in Children's Mental Health



Langley Federal Credit Union and the Langley for Families Foundation are excited to announce a \$1,000,000 investment over five years in children's mental health in Hampton Roads by supporting Children's Hospital of The King's Daughters' (CHKD) new mental health hospital. CHKD hosted a groundbreaking event on September 17 and anticipates opening the facility in 2022.

Hampton Roads faces a critical need for children's mental health services. In Virginia, one in five children have a diagnosable mental health condition. Unfortunately, less than 25% of those youth in need of mental health services are currently receiving treatment. That's where Langley sees a need for change.

Children are living with, and dying from, undiagnosed or untreated mental health conditions, and as Virginia's only free-standing children's hospital, CHKD is poised to make a difference. The new CHKD mental health hospital will provide:

- 60 inpatient psychiatric beds
- A mental health education program to train and retain professionals in the field
- An expansion of outpatient mental health therapy services
- A comprehensive day treatment program

CHKD has developed, and continues to build, a coordinated team of clinicians across the fields of psychiatry, psychology, and mental health outpatient therapy to treat patients with quality, evidence-based practices. The goal with the new mental health hospital is to prevent children from staying sometimes days in the emergency room while waiting for a bed in a psychiatric center or from being sent to an out-of-state facility away from family.

This bold initiative will require support from across the community, and Langley is proud to be the first corporate pledge for this effort. Thank you to CHKD for lighting the way for mental health.



"CHKD has led the field in addressing the mental health crisis for children in our community. At Langley, we believe in their vision and recognize the positive impact this initiative can have on many of our community's challenges."

Tom Ryan
Langley FCU President/CEO

The Family Lounge (pictured inset) will be named after Langley in honor of its investment.



Langley's goal is to be an integral part of the communities we serve. In addition to supporting local organizations through the Credit Union, we founded Langley for Families Foundation in 2014 with the mission to make a difference in the lives of families in all of the communities we serve. In 2018, Langley and Langley for Families donated \$871,000 within the Hampton Roads community.

To make a donation or to apply for a grant, please visit Langleyforfamilies.org

Using Your Debit Card Pays!

We've got a great new contest for our debit card users as we head into the holiday season! We can't think of a way to kick-off fall better than with **Spend-N-Win!**

Starting now until December 14th, you have the opportunity to win \$500 cash each month*. All you have to do is use your Langley debit card for every-day purchases to be entered to win. Increase your odds by choosing Langley first. Each day of use increases the number of entries into the raffle!

How it Works With Spend-N-Win, every day you use your Langley debit card, you get one new entry towards a monthly cash prize drawing.

How to Win Each month, starting October 16th, 10 lucky winners will be drawn. The last drawing will be held on December 16th.

Don't have a debit card yet? Get yours on the same day when you visit your nearest branch!

*Eligible members ages 18 and older. See official rules online at LangleyFCU.org/disclosures/spendwin-rules



Our Lowest Rate & NO Annual Fees!

Langley Platinum Select VISA



*APR = Annual Percentage Rate. Rates stated available on approved credit and may be different as determined by the individual creditworthiness of each applicant. The maximum annual percentage rate for a Langley Platinum Select VISA is 18.00%. Rates current as of Aug 05, 2019, and are subject to change based on market conditions and borrower eligibility.

Save Little, Win Big!

Does saving seem challenging or near-impossible? Starting to save can seem like a daunting journey, but it doesn't have to be. In fact, it can be rewarding!

Langley's U-Win Savings[®] helps you save small with a chance to win big. Setting aside just \$25 each paycheck not only gets you on the right track but it also gives you entries toward a \$250 monthly drawing and an annual drawing of \$1000. We've changed the idea of saving-it's easy and rewarding!

Are you missing out on \$250? Open your account today by visiting us online at LangleyFCU.org, calling us at 757-827-5328 or visiting any of our convenient branches.

*Each \$25 you save earns you an entry into a monthly and annual drawing. Maximum 10 entries per member for each monthly drawing or annual drawing. Primary account holder must be at least 18 years of age and member is limited to one (1) U-Win account. Other restrictions apply. See the official rules online at LangleyFCU.org for details.



For more information or to apply for any product mentioned in our newsletter:
Visit the branch nearest you, call us at (757) 827 - 5328 or go to LangleyFCU.org.

Save For Your Future Now!

At times, the market can seem unsettling and the future of your retirement income can become worrisome. Langley's Money Market IRA can help you save wisely!

What are Money Markets and Money Market IRAs? A money market is a high interest bearing deposit account. What makes the Money Market stand out are rates. These accounts earn more than the average checking and savings accounts while still providing access to your funds. A Money Market IRA follows the same concept with retirement in mind. A Money Market IRA helps you grow your savings with great rates and protects your money until you reach retirement age.

There are many benefits to having a Money Market IRA.

To list a few:

- Money Market IRAs help bring clear predictability to your earnings compared to more volatile investments, such as stocks.
- Once you reach retirement age, these accounts provide a stable vehicle for regular withdrawals.
- Lastly, Money Market IRA's reduce the risk of settling for unstable rates. Changes in value of your retirement savings can be difficult as you approach retirement.

Don't worry about your future! Enjoy high stability, quick liquidity, and security for you and your family.

Open yours today! Visit us online at LangleyFCU.org, call us at 757-827-5328 or visit any of our convenient branches.

LangleyPays Checking

We're serious, the money is yours!

- ✓ EARN 10¢ with every debit card purchase
- ✓ Get paid up to three days early
- ✓ No monthly fees or minimum balance



*Offer applies to members with a credit score of 600 or better depending on credit qualifications. Direct deposit, Online Banking, and eStatements required. Limit one LangleyPays Checking account per member. Annual Percentage Yield (APY) is a variable rate and may change after the account is opened; dividends compound monthly; fees may reduce earnings on your account. Some restrictions apply.

Is it Time to Refinance Your Mortgage

Mortgage rates are dropping! Now would be the perfect time to refinance your home. Here's why!



Pay your mortgage off early! With rates this low, now may be a great time to realize a dream that many have – no more mortgage payment! With reduced mortgage rates and lower terms, like a 10-year mortgage, you could pay off your mortgage faster with a significant change in your mortgage payment.



Lower your mortgage payment! A lower mortgage payment may be more appealing to you. Many consumers who have older mortgages, use the lower mortgage rates to reduce the mortgage payment. A little extra cash can go far to making you more comfortable every month.



Pay off debt! If your overall consumer debt is getting a little harder to manage, refinancing may be a perfect solution for you. By consolidating your debt into a lower-rate mortgage, this may help you manage your monthly expenses.



Langley offers NO PMI! Many times when people buy a home, a 20% down payment is recommended. If you don't have the ability to put down a 20% deposit, most lenders require Private Mortgage Insurance (PMI). At Langley, we offer mortgage loans that do not require PMI. If you're paying PMI on your mortgage – call us, we could possible save you hundreds of dollars on your monthly mortgage payment.

Whatever your reason, take advantage of these low rates quickly. Langley can help – visit us online at LangleyFCU.org, call us at 757-827-5328 or visit any of our convenient branches.