

LANGLEY TODAY

FALL 2020

WELCOMING
AUTUMN

LANGLEY
REAL ESTATE
SERVICES

THE
NEW PLATINUM
QUINT VISA

UPDATE
YOUR CONTACT
INFORMATION

Langley
Save, Borrow & Spend Wisely

langleyfcu.org

NOW IT'S EVEN EASIER FOR YOU TO PURCHASE YOUR DREAM HOME!

Whether you are ready to make your first big purchase or are selling your home to make way for your next big purchase, Langley is here to help. Langley has launched Langley Real Estate Services to provide cash back on the purchase or sale of your home, valuable real estate agent information, and a smooth and easy mortgage process just for you. Langley has a great program that starts you on the path to making a wise home purchase or sale. The process is easy and you will be guided by a real estate professional and a dedicated mortgage loan officer, who will discuss and identify the loan product that makes sense for your financial path. Take advantage of this free resource that will put you in control with your home buying or home selling experience. For more information or to get started with this program visit LangleyFCU.org/real-estate-services.

**Langley
Real Estate
Services**



DIGITAL BANKING SECURITY UPGRADE!

UPDATE YOUR CONTACT INFORMATION

To improve your digital banking experience, we are making security upgrades to Online and Mobile Banking this Fall. In this upgrade, we will remove the security image associated with your banking profile and transition to a device recognition system.

It's critical that you have your most up-to-date email address and phone number on file to help promote a hassle-free experience. You can update your digital banking contact information by logging into Online or Mobile Banking, clicking System and Alerts menu, and select User Settings.

WELCOME LEIGH! LANGLEY'S DIGITAL ASSISTANT



"Leigh" is Langley's new friendly digital assistant that provides immediate answers to your questions and navigation to relevant information on our website. Leigh's job is to point you in the right direction for commonly asked questions. Members have found success with Leigh on topics like opening a new account, servicing an existing account, paying a Langley loan, and more. [Coming Soon, Leigh will be able to assist you when you call our contact center!](#)

REMOTE ONLINE NOTARIZATION NOW AVAILABLE!

We're excited to announce the new option to have your important documents notarized virtually! As a benefit of being a member with Langley, you have access to a commissioned Notary Public at any Langley branch at no additional cost. Our team is now able to assist you online, at your convenience, without having to visit a branch. Securely use this new feature by visiting LangleyFCU.org and set up an appointment with a commissioned eNotary today!



**Pay with ODU Pride.
Earn Cash Back!
ODU ALUMNI SIGNATURE
CASH BACK VISA**



**5% on Various Categories
Each Month**

3% on Gas

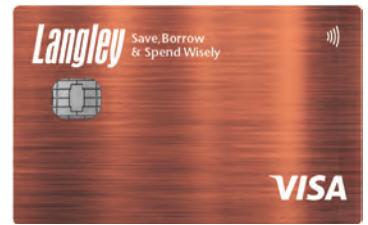
**2% on Grocery &
Wholesale Club**

1% on Everything Else

*ODU Alumni Signature Cash Back VISA credit card holders will receive 3% cash back on gas purchases, 2% cash back on in store grocery and wholesale club purchases and 1% cash back on all other purchases. 5% cash back rewards must be activated each month. Annual Percentage Rates (APR) for cards are variable and determined by credit history, subject to approval. The ODU Alumni Signature Cash Back credit is applied to your savings account and shown in Online Banking.

THE NEW PLATINUM QUINT VISA – WE NOW HAVE THE CARD FOR YOU

The new Platinum Quint VISA card is coming to Langley! The credit card that is designed for those who desire rewards for purchasing every day items. Cardholders earn 1% cash back on gas, groceries, wholesale club purchases, and drug store purchases*. Save money with no annual fees and even receive a \$50 statement credit when you spend your first \$1,000 within the first 90 days.** And with the latest contactless technology, cardholders simply tap their credit card at the payment terminal to complete the purchase. Look no further than the new Quint card for your next credit card upgrade. Stay tuned for updates about the card at LangleyFCU.org.



*Platinum Quint VISA credit card holders will receive 1% cash back on gas, in-store grocery and wholesale club purchases and drug store purchases. Annual Percentage Rates (APR) for cards are variable and determined by credit history, subject to approval. The Langley Platinum Quint credit is applied to your savings account and shown in Online Banking. **The \$50 credit will apply to the next billing statement following the point when the spend threshold of \$1000 spending is reached.

ANGLEYPAYS CHECKING Earn 10¢ with Every Purchase

OPEN YOURS TODAY!

*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.



NEW BRANCH COMING SOON!

Langley will be opening a new branch in the Fox Hill area of Hampton, VA in 2021!

Thursday, August 27, Bruce Hoogstraten, Chairman of the Board at LangleyFCU, and Hampton Mayor, Donnie Tuck, participated in the ground-breaking for the future branch. The new branch will be constructed in the Nickerson Plaza shopping center, near the Dunkin' Donuts.

The feedback we received from our community was extremely helpful in finding this location and making this decision. Our community is important to us, and we are happy to have found a solution that enables us to have a presence that is convenient for many of our members.

COIN MACHINE ANNOUNCEMENT: COIN TO DEPOSIT

Exciting News! We have recently upgraded the coin machines at Coliseum, Denbigh, and Williamsburg/New Town branches, as well as added coin machines at both the Taylor Road branch in Chesapeake and Town Center branch in Virginia Beach. The new machines are more reliable and provide a self-service option that allows members to directly deposit coins into their Langley checking account via their debit card. This option will be available for members in October, so stop by a branch to exchange your coins for cash today!



CERTIFICATE GRACE PERIOD CHANGING

Effective January 1, 2021, the grace period to withdraw funds from a certificate account without being charged an early withdrawal penalty changes from 21 to 7 calendar days. This change will affect all new and renewing certificates. To avoid any penalties, please be sure to review your certificate maturity receipt for your renewal date.

LANGLEY IN YOUR COMMUNITY

HOMELESSNESS CONCERNS GROW AS COVID-19 IMPACTS CONTINUE

When Virginia shut down in March to curb the spread of COVID-19, thousands lost their jobs, putting much of the ALICE population at risk of hunger and homelessness. ALICE, as identified by United Way agencies, stands for “asset-limited, income-constrained, and employed.” The term refers to households working jobs that often require a high level of skill or education, but are still struggling to make ends meet, putting them one crisis away from a financial downturn.

Unemployment in Hampton Roads has grown in localities, from 2-4% to 7-12% according to the U.S. Bureau of Labor Statistics. This spring, local governments quickly established support systems, including emergency assistance funds, emergency shelter, and rapid-rehousing. What they've found, however, is a low demand for these services thanks to unemployment benefits and the moratorium on evictions. When these benefits expire, cities and counties anticipate a high demand for assistance and an increase in homelessness, just as winter arrives.

LINK of Hampton Roads is an interfaith-based non-profit organization working with homeless, disabled, and veteran populations. Each winter, they provide a rotating overnight emergency shelter program from November through March. This year, Executive Director Lynne Finding is expecting double the need.

“We are preparing three different shelter programs instead of one to both accommodate social distancing and to meet the anticipated increase,” said Finding. “We typically assist just over 500 individuals each winter, and we’re easily expecting that to double this year as more families grapple with the effects of COVID-19 and unemployment.”

Domestic violence shelters are also seeing an increase in need. Samaritan House owns and operates 14 emergency shelters for victims of violence across Hampton Roads. These shelters are in confidential locations throughout the area. In addition, they operate 10 units in the Virginia Beach Housing Resource Center to accommodate homeless families. Overall, since the onset of this pandemic, Samaritan House has experienced an 86% increase in demand for services.

In addition, these non-profit organizations must consider social distancing and safety concerns in light of COVID-19. Agencies have increased costs from additional cleaning supplies, PPE, and hotel/motel shelter programs.

“Since the outbreak of COVID-19, we have limited the number of clients in each shelter and placed more clients in hotels for their safety and protection,” said Tom Higgins, director of development at Samaritan House. “Each shelter is stocked with sanitizer, gloves, masks and disinfecting wipes. We also provide those needed supplies to anyone entering hotels, in addition to having all facilities professionally cleaned and sanitized regularly.”

LINK of Hampton Roads and Samaritan House, along with many other agencies providing housing and human services, need support and resources this season. To help, please visit their websites, volunteer, or consider donating financial support or much needed shelter items.



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- Lynne Finding, Executive Director,
LINK of Hampton Roads

MOST NEEDED RESOURCES

LINK OF HAMPTON ROADS

- Sweaters
- Coats & Rain Gear
- Shoes & Boots
- Socks & Underwear (all genders & sizes)
- Volunteers to help distribute food & clothing

To DONATE or learn more, visit linkhr.org

SAMARITAN HOUSE

- Bed Linens
- Towels
- Pillows
- Blankets
- Holiday Presents for Families

To DONATE or learn more, visit samaritanhouseua.org

Langley is committed to making a difference in our Hampton Roads community, both by supporting non-profit agencies doing critical work and by showing up to lend a hand. Last year, Langley donated more than \$1,000,000 to the Hampton Roads community to 106 different organizations.

TO GET INVOLVED, DONATE, OR APPLY FOR A GRANT, VISIT
LANGLEYFORFAMILIES.ORG

Langley
For Families

langleyforfamilies.org

HOW TO KEEP YOUR HOLIDAY BUDGET MERRY AND BRIGHT

Holiday shopping this year may look much different than before. People often spend time looking through the aisles of most department stores searching for holiday items for sale. This year, many will spend time browsing online shopping retailers to find items to send to family members.



Whether or not you're ready, the holiday season will officially begin soon. And while this time of year can be a great opportunity to connect with family, it can also be traumatic for your finances if you're not careful. So how do you buy gifts for everyone on your list without blowing up your budget? Try these tips:

Make a game plan with your partner Communicating about finances is key to any successful relationship, and it's especially important around the holidays. For couples who share accounts, make a gift list, and set limits on what you can spend. This way you can avoid any tense conversations about dipping too deep into family finances later.

You'll also want to review your checking account and credit card balances so that you don't get too wrapped up in the holiday spending spirit. If you have high-rate balances on credit cards outside of Langley, this would be a great time to take advantage of our 0% for 12 months balance transfer* offer on the Platinum Select VISA.

Comparison shop online One of the perks of online shopping is the ability to research. Before you click that "buy now" button, compare the item you're considering by checking the price across different retailers. It might be listed full-price on one site, but on-sale on another.

Also, look for free shipping. If you spend enough time researching different retailers, you may find a helpful discount on the delivery of your gift.

Reward points to the rescue If your credit card has a rewards or points program, check the rules. You may be able to apply your earned points towards purchases at major retailers like Amazon, Best Buy, Macy's, and more. True, you'll give up the points for yourself, but avoiding holiday debt might be worth it. With a Langley Signature Cash Back VISA, your cashback is deposited into your Langley savings account, making the funds readily available for when you need it.

Experiences may mean more Whether or not you're on a tight budget, sometimes the best gifts are low-cost, personal gestures. After all, it's hard to find presents for people that they'll love. So rather than spending a ton of cash, give a framed photo or cook a delicious meal for a family member or friend. A one-of-a-kind experience is more memorable than a gift you can easily buy from a store.

We hope that you have a great holiday season and spend wisely with Langley.

*0% APR on balance transfers for 12 months from the date of first transfer. After that, the variable APR will be 7.00% - 15.00% based on your creditworthiness. All transfers must be completed within the first 60 days of account opening.

TIPS FOR SAFE HOLIDAY SHOPPING

The holidays can present increased risks, especially if you are on a quest for gifts. An increase in online shopping offers greater opportunities for thieves to target your valuables.

Watch Out for Porch Pirates When making a purchase online, take advantage of electronic delivery alerts and other protections to make sure your gifts are safely delivered – and received. It may also be helpful to instruct any delivery drivers to drop off packages in a safe location at a specific time or opt to pick up any delivered items yourself from the nearest facility.

Beware of Parking Lot Pilfering Purchases that you store in your car may catch the attention of thieves roaming through the parking lot in search of valuable items in unlocked cars. To help protect your car (and everything inside) from burglars during the holidays, shoppers should remember to always lock their doors, roll up their windows, park in well-lit areas, and hide valuables from plain view.

Protect Your Identity, Both Online and in Stores Carry only those credit cards you need and avoid carrying Social Security cards, birth certificates, or passports unless absolutely necessary. When shopping online, be sure to only use secure websites, log off from a site after you have completed your purchase, and monitor your bank accounts and credit card activity regularly throughout the holidays.

Travel Safely Whether you are heading to the mall for some holiday shopping or traveling to Grandma's for a holiday celebration, the holiday season brings a number of unique driving risks – from changing weather conditions to traveling on unfamiliar roads. By planning extra travel time and eliminating distractions, you can help ensure safe travels during the holidays.

Contact Us! At Langley Financial Insurance Agency, we can work with you to make sure you've got the coverage you need, while at the same time using all possible credits and discounts to make that coverage affordable. Just give us a call at 757-224-4775 or send us an email at LFSInsurance@LangleyFCU.org. We want to help you meet your goals, and make sure what's important to you is protected!

MAKE SAVING PART OF YOUR SPENDING HABITS

Boost your savings while you shop with Spend 'n' Save! Spend 'n' Save makes everyday purchases part of your savings goal. While you shop, we'll automatically round each purchase to the nearest dollar and transfer the difference to your savings account. Whether it's groceries, gas, entertainment, or impulse, turn that spare change into saving milestones. Enroll in Spend 'n' Save on your account today by visiting a branch or signing up at LangleyFCU.org/resources-spend-n-save

FUND YOUR NEXT HOME PROJECT WITH A LANGLEY HELOC!

RATES AS LOW AS

2.99% APR*

OPEN YOURS TODAY!



*The Annual Percentage Rates (APRs) are fixed rates with a LTV of 80%, and will not increase during the life of the loan. Rates and terms are subject to change without notice. Available to members with a credit score of 600 or better depending on credit qualifications. Credit is subject to approval. Some restrictions may apply. Property insurance, and if applicable, flood insurance is required. Possible tax advantages, consult your tax adviser.

WORLD FINANCIAL PLANNING DAY

October 7th marks World Financial Planning Day Langley Investment Services recognizes this day as a day to bring awareness and understanding of financial planning topics like preparing for an unexpected financial emergency, homeownership, investment planning, and saving for retirement for our members. Don't let your finances control you but start taking charge of your finances!

If you're like many people, today's rapidly changing economic picture and frantic pace of everyday life prevent you from effectively working toward pursuing your most important financial goals.

Working with investors like you to develop a strategy for their financial future is the cornerstone of Langley Investment Services. By talking through your specific needs and goals, we can collaborate on a strong strategy and consider what investment choices are most appropriate for you.

Your goals matter—let's connect soon to discuss them If you'd like to learn more about how working with an independent, full-service Investment Adviser Representative can help, contact Langley Investment Services at 757-898-0089 or visit our website LangleyFCU.org/investments/ to schedule your appointment today.

*Securities and insurance products are offered through Cetera Investment Services LLC, member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisors LLC. Neither firm is affiliated with the financial institution where investment services are offered. Advisory services are only offered by Investment Advisor Representatives. 11742 JEFFERSON AVENUE, SUITE 120, NEWPORT NEWS, VA 23606

Investments are: *Not FDIC/NCUSIF insured *May lose value *Not financial institution guaranteed
*Not a deposit *Not insured by any federal government agency



Pay Contactless WITH LANGLEY'S CARDS

- ✓ CONTACTLESS TAP & PAY FEATURE
- ✓ APPLE & SAMSUNG PAY COMPATIBLE
- ✓ EMV CHIP TECHNOLOGY

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.

BALANCE FALL WEBINAR SERIES

As we prepare for the Fall season, you may be searching for a good webinar series on financial education. You are in luck - access our Fall Webinar Series for free by visiting LangleyFCU.org/community.

There you can find registration links for each of the webinars listed below.

October

Retirement Planning: The Basics

Retirement is something most people look forward to but may not have planned well in advance. Participants will learn how to harness the power of time, optimize investments to reach their long-term goals, and understand how the economy and taxes can impact their retirement dollars.

November

Building a Better Budget

Everyone wants control over their financial lives, but how do we get it? In one word: budget. It's the most powerful weapon to get a more secure future. Participants will identify their short- and long-term goals and learn how to design realistic spending and savings plans to reach those objectives, including options for getting out of debt (and staying there).

December

Basics of Personal Finance

From managing daily expenses to investing for retirement, this session helps participants set personal finance goals, learn the basics of smart money management, and build a solid financial foundation for the future.

