

FALL INTO

# Financial Freedom

**Langley**

Save, Borrow & Spend Wisely

HILLTOP BRANCH IS MOVING |

WE'RE GIVING \$1 MILLION IN CASH BACK TO OUR MEMBERS |

BUILDING YOUR HOME EQUITY |

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## WE'RE GIVING \$1,000,000 IN CASH BACK TO OUR MEMBERS!

With the high cost of gas (and everything else these days), we wanted to provide some relief to our members.

On September 1, we started offering cash back on gas purchases for Langley members, totaling \$1,000,000! It's called the \$1 Million Gas Back Rewards.

Participating members with a Langley debit card can receive up to 10% cash back on their gas purchases each month. We're keeping the promotion going until all \$1,000,000 is gone!

Members also can pay it forward to help other members maximize their cash back rewards. It's a simple act of kindness that goes a long way – it's members helping members.

There may still be time for you to take advantage of the \$1 Million Gas Back Rewards.

Learn more about how to participate at [LangleyFCU.org/gasback](https://LangleyFCU.org/gasback)

**How to Enter:** The \$1 Million Gas Back Rewards promotion starts September 1, 2022 and rewards members who use their Langley debit card for gas purchases. The members will earn up to 10% cash back on their gas purchases, up to \$100 per month in rewards. This promotion will continue each month until the \$1,000,000 reward cap is reached. **Participation:** To participate in the program, members aged 18 or older, with a Langley debit card, checking account and active email address will need to opt-in via an activation email from Langley. Members can choose from two options: 1. "Pay it Forward" – This options allows members to pass their cash back rewards into a pool for members who choose "Earn Cash Back". 2. "Earn Cash Back" – Members who choose this option will be part of the pool to earn part of the \$1 million cash back rewards. Once the one option is selected the option may not be changed. **Rewards:** Members will earn 10% cash back on their debit card gas purchases made during the month of September, up to a maximum of \$100 in rewards. If funds remain in the rewards pool after the September payout, this promotion will continue each month until the \$1,000,000 reward cap is reached. During the following month(s) of this promotion, depending on the amount of rewards left, Langley will determine the percentage of cash back based on the number of opt-ins and total amount of gas purchase transactions. The percentage of cash back will then apply to each individual's gas purchases. Cash rewards of 10% are not guaranteed after the month of September. Members opting in after September will receive rewards for the month they opted in and proceeding months until the reward cap is reached. For joint checking accounts with multiple debit cards, the cash back will apply to the total amount gas purchased from the one checking account. Qualifying gas purchases must occur within a calendar month and the cash rewards will be deposited into the member's savings account by the first week of the following month. Except for selecting one of the two opt-in options identified above and making gas purchases as described, no other action, is necessary to receive cash rewards. All debit cards connected to a Langley checking account qualify, including Spend cards and Business debit cards. Terms and conditions of the program are subject to change without notice.

## YOUR NEW BILL PAY EXPERIENCE IS COMING SOON!



Your new Bill Pay experience is on the way! The improvements coming to Bill Pay will provide you with a clear view of when your payments will be sent, when funds will be deducted from your account and when your billers should expect to receive payments – giving you an overall better experience. Several new features include:

- Real time payments conducted with debit cards
- Quick payments to major utility and phone companies such as: Dominion Energy, Newport News Waterworks, Comcast and more!
- New modern look with simple navigation

Learn more about the enhancements coming to Bill Pay today! , visit

[LangleyFCU.org/digital-banking/online-bill-pay](https://LangleyFCU.org/digital-banking/online-bill-pay)

## NEW & ENHANCED SERVICE UPGRADES

As Langley continues to grow, we are always looking for new or better systems to enhance our products and services. This past year, we upgraded our card servicing platform and online banking service as well as rolled out new automated teller machines. These upgrades allow us to provide a better member experience throughout our credit union.

With our card servicing upgrade, members can now post real-time payments to their Langley credit cards. We also improved our credit card statements for better readability.

The new online banking experience offers a clean, modern look no matter what device you use. You can access all your accounts in one place, and even connect other external accounts to easily manage your finances.

If you visit one of our ATMs, you'll notice a stylish, contemporary look. Our state-of-the-art ATMs give you immediate access to withdrawals and deposits.

We're excited to offer these improved services to our members as we continue to elevate the member experience.

## HILLTOP BRANCH IS MOVING!

On December 12, our Hilltop Branch will open its doors at a new location in the same great area! We're excited to welcome members to our new branch, with four drive-thru lanes, a drive-up ATM, and ample parking.

You'll be able to find us at **930 First Colonial Rd, Virginia Beach** starting December 12.

**The branch's current location, 741 First Colonial Rd, will permanently close on December 5.** We encourage members to visit the next closest Virginia Beach branch for any financial needs between December 5 and December 10.

For more branch locations, visit [LangleyFCU.org/locations](https://LangleyFCU.org/locations)





## THE ACCOUNT THAT FITS EVERYONE'S LIFESTYLE!

Langley's Spend Account is a great solution for safe and secure spending, no matter the location. With no monthly fees, no overdrafts, and no surprises, the Spend Account is perfect for everyone.

Here are a few ways you can use the Spend Account:

**Allowance:** Give your child the freedom to spend their own money responsibly.

**Gaming:** Level up your gaming experience by using the Spend Account for your gaming subscriptions or app purchases.

**Online Shopping:** Shop online with confidence knowing your information is safe and secure.

**Learning to Adult:** By limiting overspending, the Spend Account is great for young adults learning to spend their money wisely.

Langley's Spend Account can be used for anything and everything! With the benefits you love plus more, you can rest easy knowing your money is safe with no chances of overspending!

Learn more at [LangleyFCU.org/personal-spend-card](https://LangleyFCU.org/personal-spend-card)



## COMPARE OUR CREDIT CARDS

Too many people are unhappy with their credit card companies because they have high interest rates or come up short on rewards. We want you to get the best rate possible and have a flexible option on your cash rewards. Unlike some of our competitors, we also make sure there is never an annual fee.

It's time to compare our cards to see the Langley difference.



### Signature Cash Back Visa

Our highest reward card allows you to earn unlimited cash back on groceries, gas, and everything in between. On top of these rewards, you'll also earn 5% cash back on your choice each month, up to an extra \$100<sup>[1]</sup>. That's a lot of rewards!



### Platinum Quint Visa

This card gets you flexible rewards that will help build your credit. With 1% cash back on everyday purchases, like gas and groceries, it's easy for our members to save money<sup>[2]</sup>!



### Platinum Select Visa

Interest rates are sky-high these days, but there's one card that won't break your wallet. If you maintain a balance each month, worry less about rates and take control of your finances with this card.

See which Langley Visa you qualify for at [LangleyFCU.org](https://LangleyFCU.org)

[1] Signature Cash Back Visa credit card holders will receive 5% cash back on member's choice each month, upon activation, up to \$100, 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. Annual Percentage Rates (APR) for cards are variable and determined by credit history, subject to approval. The Langley Signature Cash Back credit is applied to your savings account and shown in Online Banking. [2] Platinum Quint Visa credit card holders will receive 1% cash back on EV charging stations, gas, groceries, 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 Visa cash back is applied to your savings account and shown in Online Banking.

## BUILDING YOUR HOME EQUITY

A house is a huge investment for most people. Not only is it the place you will spend time with the people you love most, but financially, your home equity is a major asset.

### So what is Home Equity, and how do you get it?

Home equity is the difference between the home's value and what you still owe on your mortgage. Home equity is built over time, simply by paying your mortgage, but there are other ways to increase it!

1. A larger down payment will kickstart the equity building process.
2. Pay your mortgage off faster.
3. Homes can passively increase in value based on market trends and neighborhood desirability.
4. Making renovations to your home increases its value.

### Why is it important?

Home equity is a stepping-stone towards the future. You can borrow against your equity with a home equity line of credit so you can fund anything, like home renovations or an upcoming event. Don't wait - start taking steps to improve your home equity today!



**Save With  
Peace of Mind**  
**SECURE YOUR SAVINGS IN  
A LANGLEY CERTIFICATE**  
We offer great rates on both short  
and long term certificates -  
**lock in an amazing rate today**



# LANGLEY IN YOUR COMMUNITY

## LANGLEY SUPPORTS EDUCATION

This year, Langley visited school districts in Virginia Beach and surrounding communities to provide financial education to youth and local families.

Our outreach efforts included volunteering at a summer camp where we taught middle-school students the importance of financial wellness. Steven Sykes, from Langley Investment Services, gave these teens “real world” experience on saving and investing. Langley team members also conducted ‘Reality Store’ events throughout the year where students learn how to manage the cost of living with various expenses and set budgets.

Along with our employee involvement, we stay committed to providing financial support to students and teachers through scholarships and grant programs. In May, we awarded six deserving college-bound members of Langley with the Jean M. Yokum College Scholarship, named after the credit union's former president and CEO. The \$5,000 scholarships are given to recipients that showcase academic excellence and community involvement. The Peninsula Community Foundation manages the program and coordinates decisions with a committee of community leaders volunteering their time.

In addition, we established a teacher grant program for educators at the elementary, middle, and high school levels within the Hampton Roads area. As many as 30 teachers will be selected to receive a \$500 grant aimed to support current or new classroom projects in October.

For more information on Langley's commitment to the community, please visit [LangleyFCU.org/community/outreach](http://LangleyFCU.org/community/outreach)



## HOSTING FOR THE HOLIDAYS

Family gatherings are always a special occasion, but with the holidays fast approaching, there's an extra sense of excitement in the air. If you're hosting family for the holiday, you want everything to be perfect. Make sure your home is ready for these special times.

Deep cleaning is one of the first steps to preparing for holiday hosting. Whether it's dusting or scrubbing, you want your home to sparkle when family arrives.

Next, think about meal prep. If you plan on cooking a turkey, start thawing it in advance. Check that you have all the ingredients you need ahead of time so you don't have to make multiple trips to the store. It's also a good idea to set the table early so you don't have to do it last minute.

Finally, plan some activities for your family members to enjoy while they're visiting. This might include watching football together or taking a walk around the neighborhood. Whatever you do, make sure everyone feels at home in your house.

Banking with Langley makes hosting for the holidays easy. Whether you are earning cashback with a Langley credit card, or using a savings account to prep for those holiday expenses, we have you covered! See all the products that can help you this season at [LangleyFCU.org](http://LangleyFCU.org)



### LANGLEY'S SPEND ACCOUNT

**The Account That Fits  
Everyone's Lifestyle!**

THE POSSIBILITIES  
ARE ENDLESS WITH:

- NO** monthly fees!
- NO** overspending!
- NO** surprises!





## ENERGIZE YOUR MONEY WITH A CERTIFICATE!

Including a certificate into your savings plan is one of the easiest and most effective ways to make your money work for you. Certificates offer competitive interest rates and fixed terms, so you can be sure that your money is working hard – even when the stock market is unpredictable.

Let's Do the Math<sup>[1]</sup>

Start with a...	With a rate of...	A deposit of...	At the end of the term, you'll have...
18-Month Certificate	2.25% APY	\$10,000	<b>\$10,339</b>

That's three times the national average!

We have terms available up to 60 months with minimum deposits of \$500, allowing you to manage your savings plan the way that's best for you. Save with peace of mind knowing that your money is earning great returns. Learn more about our certificate options today at [LangleyFCU.org](https://LangleyFCU.org)

[1] Annual Percentage Yield (APY). Dividends compound monthly. Penalty for early withdrawal. Some restrictions apply. Rate subject to change without notice. Results are not typical.

## EARN MORE WITH A PLATINUM MONEY MARKET ACCOUNT

You may think that you need to lock your money away in a savings account where you can't touch it for years in order to get a good return on your investment. A money market account is the perfect solution for those who want the best of both worlds – accessibility and high returns.

Unlike certificate accounts, money market accounts allow you to have access to your funds. Langley's Platinum Money Market savings accounts can provide you unlimited deposits and one free withdrawal or transfer per month – all while paying **NO** monthly fees.

Another great benefit of money market accounts are the increasing rates as your balance grows. You'll continue to earn on your savings without any heavy lifting. Opening an account is quick and easy – so start growing your savings today with Langley's Platinum Money Market savings account.



## WAYS TO LOWER HOLIDAY SPENDING

Holiday expenses can be numerous: presents, wrapping paper, cards, and food, to name a few. If you do not have the funds to buy everything you want, a little bit of creativity and energy can get you through the holidays without draining your wallet.

**Gifts:** Making your own gifts is a great way to save, since supplies usually cost less than the finished product. Not only are homemade gifts cheaper, but many people appreciate them more than store-bought gifts.

**Gift-wrapping:** Skip the fancy wrapping paper and look around the house to see what you can use. The comic section of a newspaper is an especially suitable wrapping paper. Cheap craft supplies, such as glitter and paint, can be used to decorate plain surfaces as well.

**Cards:** Creating your own cards can help you save on those \$4 store-bought cards! If you create and send cards electronically, you can also avoid spending money completely.

**Food:** Potluck dinners are an easy way to shift the burden of buying all the food off of you. However, if you do not want to ask your guests to bring food, there are other options. Consider eliminating a full dinner and just providing appetizers and desserts. You don't need to spend a lot of money to have a good time. By being creative with your purchasing and not straining your finances, you can enjoy the holidays with additional savings.

## OUR CREDIT CARDS STAND OUT!

Langley Visas offer...

- No annual fees, ever!
- Contactless cards so you can tap-to-pay!
- Better rewards and lower rates for you!

See our unique cards by visiting [LangleyFCU.org/cashback](https://LangleyFCU.org/cashback)



## WIN BIG WITH LANGLEY SAVES!

Our Langley Saves account is designed to help members learn to save, establish self-sufficiency, reduce debt, and build wealth, all while earning a great rate.

But wait, it gets better... We are sweetening the deal by giving you the chance to win an extra \$1,000 with our Langley Saves Challenge! The Langley Saves Challenge is a great way to save money and potentially win even more. Save \$1,000 in your account by the end of 2022 for your chance to win an additional \$1,000\*. Get a chance to win big for saving – it's that simple!

Imagine what you could do with an extra \$1,000 in your pocket. Go on a mini-vacation, put it towards a new car, or start the new year with fewer bills. Either way, you'll have a stronger savings built and a chance to earn extra cash.

Join the Langley Saves Challenge today at [LangleyFCU.org](https://LangleyFCU.org)

\*Balance of \$1,000 must be in account as of 12/31/22. Account limitations apply.



## CREATING A PERSONALIZED PATH TO FINANCIAL SUCCESS

If you ask ten different people what financial freedom means to them, you will likely get ten different answers. No matter what it means to you, the road to this destination is not easy. It is best to think of the road to financial freedom as a series of small steps instead of a sprint to the finish line. If you want to pursue it on your terms, you need to start with a realistic goal.

For example, if your dream is to leave the grind, you can figure out what you want your “gig” job to be and start on a small scale. Dedicate a few hours each week (or month) to get your new business going. Before you know it, you can start adding more and more time, which in turn will lead to more and more money.

Beyond that, the number one thing workers can do to pursue financial freedom is to live within their means. Of course, living within your means is easier said than done. If you need a place to start, create a monthly budget—the more detailed your budget, the better. A customized monthly spending plan should also be included. Your budget for December, for instance, will likely include lots of holiday shopping, while your April budget may have a line item for a payment to the IRS.

You can further the path to financial freedom by automating your savings and investments. The easiest and most effective way to do this is through your employer; if you have access to a 401(k), 403(b), or other workplace retirement plan, signing up puts you on that path to automatic savings. This automated investment strategy can help you reach financial freedom, but it also helps reinforce your “live within your means” strategy. By taking a set amount off the top, you force yourself to live on less, which can be good news for your future.

The journey to financial freedom is not an easy one and no two people will get there in the same way. By taking a combination approach, you can bring the elusive goal into reach for yourself and your family.

## FALL WEBINAR SERIES



We want to help our members bank affordably and make financially smart decisions. That's why we offer a free financial education tool that, as a member, you have access to 24/7. With webinars, videos, articles, and many other resources, this is a great way to get on the path to financial success.

**Check out the Fall Webinar Series topics below.**

### OCTOBER

#### Breezing Through the Holidays

Learn budgeting strategies and tactics to avoid that year-end credit card crunch and sidestep debt traps in the future.

### NOVEMBER

#### Using Credit Cards Wisely

A credit card can be a valuable financial tool. However, before racking up big charges on multiple cards, learn smart ways to handle your credit card and take a disciplined approach.

### DECEMBER

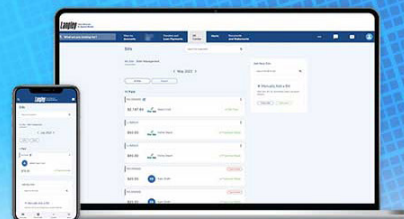
#### Planning for Money Milestones

To help prepare today's younger generation for a positive financial future—without sacrificing fun—we take a realistic approach to managing finances. We'll cover SMART goals, getting financially organized, building a budget, controlling expenses, wiping out debt, and much more!

Access our Fall Webinar Series for free by visiting [LangleyFCU.org/community](https://LangleyFCU.org/community)

Webinar presented by our partners at BALANCE.

## PAY YOUR BILLS WITH EASE! Your New Bill Pay Experience is Coming Soon!



**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](https://LangleyFCU.org)**