

LANGLEY TODAY

SPRING 2017

You're invited to
our free home
buying seminar!

Unprepared for
College Tuition?
Langley can help.

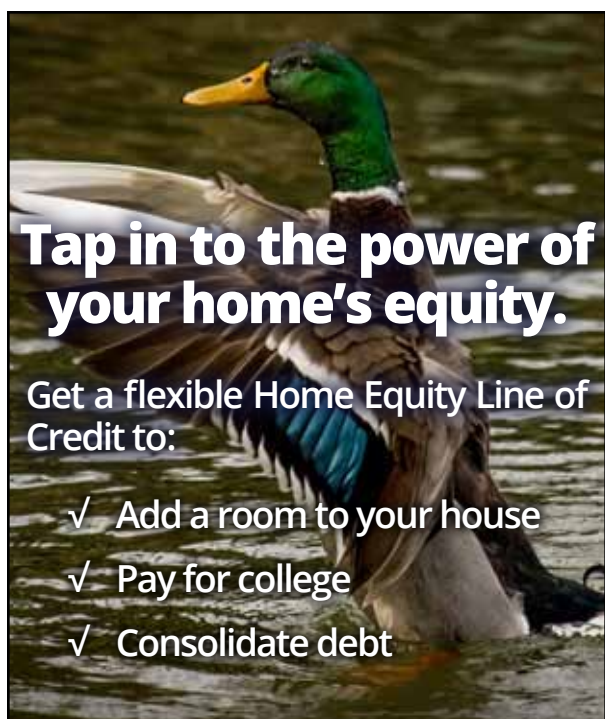
81st Annual Member
Meeting set for April.

**NEW VIRGINIA BEACH
BRANCH TO OPEN
IN APRIL.**

**LOAD. SPEND. REPEAT.
INTRODUCING THE
LANGLEY SPEND CARD.**

**HAVE YOU TAKEN
THE LANGLEY SAVES
CHALLENGE?
FIND OUT HOW
YOU COULD
WIN \$1000.**

Langley 
Federal Credit Union



Tap in to the power of your home's equity.

Get a flexible Home Equity Line of Credit to:

- ✓ Add a room to your house
- ✓ Pay for college
- ✓ Consolidate debt

It pays to refinance!

Refinance your non-Langley auto loan and we'll deposit up to \$200* in your savings account.

Hurry, limited time offer!

*Amount financed must be between \$10,000 and \$19,999 to receive a \$100 cash deposit. Refinance loans over \$20,000 receive a \$200 cash deposit. Cash will be deposited into your savings account.



Lock in a higher dividend rate with a Langley Certificate!

Choose your term —
3 months to 60 months

Unprepared For College Tuition? You're Not Alone!

Q: Help! We are the parents of a college-bound high school junior who's starting to look at schools and we haven't saved a dime. What can we do?

A: Congratulations, your child is college-bound and Langley is here to help! The first course of action is to fill out the FAFSA (Free Application for Federal Student Aid), which requires your income and savings information. This will also help your child make an informed decision about which school to attend. You can find more information and the application at <https://fafsa.ed.gov/>.

Once you have a good understanding of realistic costs, it's time to start planning. Here are some options to consider as you and your child are planning the next steps:

① Langley Can Help

Langley offers loans that fill the gap that federal student loans may leave behind. For more information, visit our student focused website, langleyfcu.studentchoice.org. There are lots of tips to help guide you through the college process.

② Choose flexible schools

Encourage your child to apply to and visit a few schools where he or she would likely be among the best students. There are many public and private schools at all points on the cost continuum.

③ Consider non-traditional options

There's no rule that says every 18-year-old has to graduate high school and then immediately enroll in college. A "gap year" is a great way for students to use this time to work at part-time jobs, volunteer and build their resumes.

Community college may also be an attractive option. Most community colleges will offer significantly discounted tuition for exceptional students.

REMINDER:

The deadline for the Jean M. Yokum Scholarship application is April 14, 2017.

See our website:

langleyfcu.org/community/scholarships.

Top 7 Home Improvements You Can Do Yourself

When it comes to improving your home, Langley is ready to help with a flexible home equity line of credit (HELOC).

Your home is where you and your family build happy memories. There's no reason why it should be anything less than your dream home. Here are 7 home improvement ideas that you can do yourself to make your house a dream!

① The deck of your dreams

With nice weather on the way, turn your outside space into an outdoor living room. The charming visual addition to the outside of your home is a great way to add value, too.

② Paint a room ... or a whole house

Make your house feel new again with a fresh coat of paint on the interior. Choose colors that complement your furniture and flooring, but choose slightly different shades for different parts of the house.

③ Fix up an entryway

Your front door is the first thing people see when they come into your home. A little bit of time and effort can make this part of your house feel more welcoming.

④ Add a splash of class with a tasteful backsplash

The section of wall above the sink can see a lot of water damage. A backsplash is an attractive option for preventing that damage.

⑤ Create a new outlook with new windows

Installing new windows can seem daunting, but they'll pay for themselves. Energy efficient windows with new molding and stripping can significantly reduce your energy bills.

⑥ Refresh a tired kitchen or bathroom with new fixtures

Your faucets and knobs see a lot of abuse. Replace dull, streaky fixtures to add life in a kitchen or bathroom.

⑦ Get organized with built-in storage

Whether you just want to hang a shelf over an entryway, put some coat hooks by the door, or build a bookshelf into a living room wall, built-in storage is a great way to display your treasured memories without shrinking a room with too much stuff.

For more information on a HELOC from Langley call 757-827-5328 / 800-826-7490, visit a branch or go online at langleyfcu.org.



Langley Home Mortgages

- ✓ Great Rates
- ✓ Low Fees
- ✓ Flexible Terms



Mark your calendar for our Free Seminar

Home Buying Basics
Thursday, May 4, 2017
6:00 pm-7:30 pm

Come to our FREE informative seminar to learn everything you need to know about buying, refinancing, building or using the equity in your home. This seminar fills up fast, so reserve your seat online now at langleyfcu.org/seminars. The event will be held at our Oyster Point Member Education Center, 11742 Jefferson Ave., Ste 110, Newport News, VA.



Load. Spend. Repeat. Introducing the Langley Spend Card

The new Langley Spend Card is easy to use and easy to live with. No overspending, no monthly fees, and no overdrafts.

- Parents—load the Spend Card with the cash your child needs and relax knowing there will be no surprises.
- Students—simply load the amount of cash you need and spend only what you have. Say goodbye to overspending.
- Online Shoppers—use the Spend Card for all your online purchases and shop with the confidence that you are safe and secure.

Get your Langley Spend Card instantly at any branch!

Call: 757-827-5328 or 800-826-7490

Click: langleyfcu.org

New Sandbridge Location Opens April 17th.

Langley's fifth Southside branch will open on April 17th. The branch is located in the Sandbridge area of Virginia Beach at 2090 Princess Anne Road, Unit 140. Stop by and meet the new Sandbridge team led by Branch Manager Clarissa Lucky.



Take the Langley Saves Challenge and you could win \$1,000!

It's not too late to take the Langley Saves Challenge! For as little as \$20 a week – you could have \$1,040 saved by the end of the year for an emergency fund. And, you'll be entered to win another \$1,000.

When you open a Langley Saves Account* you will earn 1.61% APY up to the first \$1,000 saved. Where else can you find excellent dividends like that? Plus, you will automatically be entered to win an extra \$1,000 if you have at least \$1,000 saved by December 31, 2017**.

A Langley Saves account is the perfect way to build an emergency fund and help establish good savings habits.

Get started – open an account today!

Call: 757-827-5328 / 800-826-7490

Click: langleyfcu.org

Visit: One of our convenient branch locations

* Minimum to open a Langley Saves account is \$5.

** Balance of \$1,000 must be in account as of 12/31/17.

Rates last updated December 1, 2016

Compare LangleyPAYS Checking to the banks!

LangleyPays Checking accounts require NO minimum balance and NO monthly service charge and come with a ton of great benefits. See how our LangleyPays checking account compares to the banks.

*Offer applies to members with a credit score of 600 or better depending on credit qualifications. 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. The minimum to open an account is the purchase of a share (\$5). **Source: bankrate.com 2/10/2017

Compare benefits!	LangleyPAYS Checking	Towne Bank**	BB&T**	Wells Fargo**	SunTrust**
Early Payday Deposit:	1 to 2 days early!	none	none	none	none
APY earned:	1.61%*	0.01%	0.01%	0.01%	0.01%
Debit card transaction payment:	10¢ (Langley pays you!)	none	none	none	none
Other ATM transaction fee:	\$0	\$2.50	\$2.50	\$2.50	\$3
Monthly fees:	\$0	\$15	\$30	\$30	\$15

LANGLEY IN THE COMMUNITY

Hampton Roads Community Action Program

Langley presented a \$10,000 check to Hampton Roads Community Action Program (HRCAP). The donation will support the organization's programs and services that provide local teens quality after school programs, work experience and enrichment programs. The funds will also be used to help veterans avoid foreclosure on homes earned through service to America.



▲ (L-R) Langley VP/CIO Frank Williams, HRCAP Executive Director Edith White, Chairperson Angela Futrell, and Langley AVP of Corporate Relations Gary Hunter.

Domestic Violence Prevention Agencies Receive \$11,000

The Avalon Center for Women & Children and Transitions Family Violence Services each received \$5,500 from Langley. The funds will be used to provide emergency shelter, services and programs for victims of domestic violence in Hampton, Newport News, Poquoson, York County and Williamsburg. Avalon and Transitions work to end domestic violence by breaking the cycle of abuse through prevention, education, shelter and support services on the Virginia Peninsula.



▲ (L-R) Glenda Turner, Avalon Board Member, Gary Hunter, Langley AVP of Corporate Relations & Sanu Dieng, Transitions Executive Director

Read-A-Thon

Langley donated \$300 to Watkins Early Childhood Center in support of their first Read-A-Thon. During the Read-A-Thon parents and teachers set reading goals for each student. "By lending their support, Langley is helping us reach the Stars," stated Beth Kent, Watkins ECC Reading Specialist.



▶ (L-R) Watkins ECC Family Engagement Specialist Larry Hawkins, Langley AVP of Corporate Relations Gary Hunter and Watkins ECC Reading Specialist Beth Kent.

Space Center Receives Donation

Langley donated \$5,000 to the Virginia Air & Space Center located in Hampton. The contribution will be used for the Center's Science, Technology, Engineering and Mathematics (STEM) and other educational programs. Over 55,000 students from all over Hampton Roads visited the Center throughout the year. The Center will continue to work with students across Hampton Roads through their Opportunity Program and research study, STEM 360.



(L-R) VA Air & Space Center Development Director Jessica Woodyard and Langley's AVP of Corporate Relations Gary Hunter

Boys & Girls Club

The Boys & Girls Clubs of the Virginia Peninsula received \$10,000 from Langley to help fund their Workforce Program and the YES (Youth Employment Services) Academy. The YES Academy teaches teens valuable workforce skills including resume writing, interviewing skills, and workplace etiquette. They also explore careers, college, and learn financial literacy.



▶ Langley VP of Marketing Fred Hagerman, Boys & Girls Club President/CEO Hal Smith and Langley AVP of Corporate Relations Gary Hunter.

YOUR ONE-STOP SHOP FOR INSURANCE

If you're in the market for competitively priced auto, home, business, boat or motorcycle insurance, Langley Insurance Agency can design a policy that works for you. Our staff will do the shopping for you to find the most competitive insurance policy to fit your needs.

Keep in mind, we do not work for the companies we represent, we work for you. As an independent agent, we will continually seek out better solutions for your specific insurance needs. We offer several options, whether you live in Virginia or reside outside of the state. With the broad selection of carriers we offer, there is no reason to go anywhere else when it comes to price and company stability.

If you like your current insurance company we can transfer most insurance policies, allowing Langley to be your agent. This can be done with as little as a signature in most cases. Plus, this simplifies your life by having everything—loans, insurance, etc.—in one spot.

Our staff has decades of insurance experience and are ready to serve you. We offer preferred pricing, exclusively for Langley Federal Credit Union members. Discover



some of the benefits of Langley membership which you may have been missing. Langley Insurance Agency is located on the 1st floor of Langley's Oyster Point Branch in Suite 100 at 11742 Jefferson Avenue, Newport News.

Langley Insurance Agency (Langley Financial Services, LLC) is an affiliate of Langley Federal Credit Union (LFCU). Business conducted with Langley Insurance Agency is separate and distinct from any business conducted with the credit union. Remember that any insurance required as a condition of the extension of credit by LFCU need not be purchased from Langley Insurance Agency, but may, without affecting the approval of the application for credit, be purchased from an agent or insurance company of the member's choice.

Insurance products are not deposits of LFCU and are not protected by the NCUA. They are not an obligation of or guaranteed by the credit union and may be subject to risk. If you have any concerns or complaints regarding this relationship, you may contact the VA Office of Consumer Affairs, or the insurance department of your state. For information on how to contact them, you may call us.

81st Annual Meeting

Langley's 81st Annual Membership Meeting will be held on Thursday, April 20, 2017 from 4-6 p.m. in the Concert Hall Lobby at the Ferguson Center for the Arts on the campus of Christopher Newport University, 1 Avenue of the Arts, Newport News.

Doors will open at 3:30 p.m. A member reception will precede the business meeting, which begins at 5 p.m. Parking is available in the public lot adjacent to the Center. Directional signs leading to the Annual Meeting will be outside the main entrance to the parking area and the Hall. Light refreshments will be served.

**RSVP
by April 14 to
Sue Thrash**

**at
sthrash@langleyfcu.org
or call
757-643-8712**

Langley 
Insurance Agency

**Call
757-224-4775
to speak
with an
agent**

Follow Us On Social Media

Follow Langley on Social Media to stay up to date on the latest news, financial tips, contests and more!



Linked in



CONTACT US

To apply for any product mentioned in our newsletter or to find the branch nearest to you visit: langleyfcu.org

Contact Center:

757-827-5328

800-826-7490

Phone Loans:

800-588-3279

757-827-3279

Telephone Banking:

757-827-9434

800-233-2819

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