



LANGLEY TODAY

SPRING 2018

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Langley 
Federal Credit Union

Core Conversion Successfully Completed

By the time you receive this newsletter, we will have completed our core banking conversion on April 3, 2018.

This project began over a year ago in order to improve our service to you. The new system provides the foundation for empowering Langley to create a better member experience.



Pictured: (l-r) IT Business Support Manager Jeff Gehris, Chief Information Officer Will Sampson, Chief Experience Officer Deb Vollmer, & Project Manager Core Conversion AVP Joel Boyd

This project would not have been possible without the incredible effort put forth by our employees. Our team worked throughout the winter to bring over 500 employees up to speed on the new system. Tens of thousands of man hours went into the planning, testing, training, practicing, and implementation of this new system.

Needless to say, we're glad it's over! In the coming weeks, we will continue to tweak the system and address any issues that may still be present.

Most importantly, we thank you for your patience while we completed the process over the last weekend in March. We know how important our services are to you and we thank you for your membership.

82nd Annual Meeting

Langley's 82nd Annual Membership Meeting will be held on Thursday, April 19, 2018 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 4:00 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 marketing@langleyfcu.org or call 757-643-8741.

Member Discount at Ferguson Center for the Arts

As the Season Sponsor for the Ferguson Center for the Arts, 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. Simply call the Ferguson Box Office at 855-337-4849 or 757-594-8752, or go online at fergusoncenter.org to purchase tickets using the special Langley discount code.



The Ferguson Center is located on the campus of Christopher Newport University at 1 Avenue of the Arts in Newport News and offers a variety of Broadway shows, musical performances and family-oriented shows.

Sports can be hard...
Moving your money is easy.

21 Month Certificate
1.66% APY*
includes IRA certificates



*APY=Annual Percentage Yield of 1.66% for a 21-month Certificate or IRA Certificate. Minimum to open a Certificate is \$1,000. Minimum to open an IRA Certificate is \$500. Dividends compound monthly. Penalty for early withdrawal. Some restrictions apply. Limited time offer.

College is Around the Corner – Are You Ready?

Great news! Your child is about to achieve a major milestone – high school graduation! That also means the next step is right around the corner – post secondary education. Whether your scholar is off to university or community college, you might need some help with the expenses that lie ahead.



The first step is completing 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 consider their next steps:

Scholarships are Gifts Scholarships are gifts that don't have to be repaid - free money for going to school! You might think that scholarships only go to students with the highest marks. That's not always the case – many are geared towards particular groups of people, like military families, women and even parents' places of work.

You can learn about scholarships in many ways. The financial aid offices of the schools you are considering are a good place to start. Your current high school will also be a good source of information. The U.S. Department of Labor has a free scholarship search tool – just type in "Scholarship Finder" at careeronestop.org to get started.

Langley offers four \$5,000 scholarships each year through the Jean M. Yokum College Scholarship. We established the program to assist members who plan to continue their education in college or vocational school programs. To learn more or to apply, go online to langleyfcu.org/community/scholarships. The deadline for applications this year is April 14, 2018.

Langley Can Help Langley also offers Student Loans to help you make college a reality, even if you haven't been saving. The federal government sets a cap on how much they will lend to students, based on EFC, or Estimated Family Contribution. Langley offers loans that fill the gap that federal student loans may leave behind. Visit our student-focused website, langleyfcu.studentchoice.org. There are lots of tips to help guide you through the college process.

Don't let financial worries stop you from making a fantastic investment in your child's future. Langley is here to help you every step of the way.

MORE CASH BACK. EVERY PURCHASE. EVERY DAY.

3% GAS

2% GROCERIES

1% ALL OTHER PURCHASES

Langley Cash Back Visa Signature Credit Card

*Cash Back Signature Visa credit card holders will receive 3% cash back on gas purchases, 2% cash back on in store grocery 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 Cash Back credit is applied to your savings account and shown on your statement.

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

Did you get a tax refund this year? If you did, you don't have to spend it right away. It's always good to keep an emergency fund for life's little surprises – the unexpected toothache, new tires for the car or a Saturday morning trip to the vet with Fido.



The Langley Saves Account is a great place to keep your emergency funds safe. When you open one you will earn 1.21% APY* on 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, 2018**.

As tempting as it is to turn that tax return into something new and fun, it's always a good bet to keep something tucked away for life's unexpected surprises.

Get started – open an account today!

* Annual Percentage Yield.

** Balance of \$1,000 must be in account as of 12/31/18.

Scholarship Reminder

The deadline for the Jean M. Yokum Scholarship application is April 14, 2018. See our website for details.



Playing it Safe in the Mobile World



It's hard to believe how much the world has changed since the first smartphones came on the scene just over a decade ago.

The possibilities with this technology seem limitless. Yet as you develop these new mobile habits, it's important

to keep privacy and security at the top of your mind.

Langley will never contact you asking for personal information. We won't call you or ask you in an email to verify your online banking password. We won't text you for your telephone banking PIN number. These are the ways that criminals gain access to your credit union accounts and steal from you.

Stay safe out there in the mobile world. Enjoy all of the fun apps and social networks but always guard your personal information.



Langley Does Mortgages!

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



Why a VA Loan from Langley is Right for You

With your military service and a VA loan from Langley, home ownership is right around the corner. With 0% down and local service, we make getting into your home faster and easier than ever.

Our VA loans have flexible payment options with 15, 20, and 30 year fixed terms for qualified veterans.

But the best part is this: Langley handles your loan application from beginning to end – you'll make your mortgage payment to Langley.

Langley offers VA refinances too!

Call Langley today at 757-827-5328 to discuss our VA Loan options and let us help you make home ownership a reality.



Open a Langley Platinum Money Market and Earn

1% APY*

on a \$25,000 average daily balance.

- One free withdrawal or transfer per month
- Funds accessible at any time
- Unlimited deposits
- No monthly maintenance fee

Move your money from the big banks and start earning more today.

*Dividends are calculated by the average daily balance of at least \$25,000.00 and earn an APY of 1%. No dividend will be earned in any dividend period if the average daily balance is below \$25,000.00. One free withdrawal or transfer per calendar month. Only one account per member. A fee of \$25 applies for each additional withdrawal or transfer within a calendar month.



Big banks leaving a bad taste in your mouth?

Get a LangleyPays* checking account!

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

Now that's a sweet account!

*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.



Langley Employees Support Local Charities

The Langley for Families Foundation donated \$48,000 to local organizations that focus on healthcare, housing and human services, safety and security, and financial education in Hampton Roads. These organizations were selected based on feedback from Langley employees who are passionate about their causes.

"Many Langley employees have generously donated to Langley for Families through payroll deduction," stated Foundation Chairman Fred Hagerman. "In return, they were invited to recommend charitable organizations to receive a donation from the Foundation."



Langley employee Sarah Williams (r) awarding Langley for Families check to Maricella Carter, Director of The Center For Sexual Assault Survivors

Stated Langley staff member Sarah Williams, "I chose The Center for Sexual Assault Survivors to be a recipient of the Langley for Families award for a couple of reasons. I am a volunteer with the Center and see first-hand the impact they have on the community and have realized the need for this free service in Hampton Roads. It is an honor to be a part of the services that The Center provides. I am truly thankful to have had the opportunity to help in awarding them the donation from Langley for Families!"

The following organizations were selected:

- ABZ Dove Foundation
- Alzheimer's Association
- Agape Learning Center
- American Red Cross of Coastal Virginia
- Big Brothers Big Sisters of Greater Virginia Peninsula
- Children's Hospital of the King's Daughters
- Colonial CASA
- Denbigh Christian Academy
- Edmarc
- Equi-Kids Therapeutic Riding Program
- Hampton Newport News (VA) Alumni Chapter
- Homeland Disciples
- Housing Partnership
- JD RF International
- Lackey Clinic
- Leukemia & Lymphoma Society
- LINK of Hampton Roads
- Natasha House Inc.
- New Beech Grove Community Development Corporation
- Peninsula Agency on Aging
- Peninsula Metropolitan YMCA
- Peninsula Rescue Mission
- ROC Solid Foundation
- Sentara Foundation--Nightingale
- The Center for Sexual Assault Survivors
- Transitions Family Violence Services
- Vetshouse Inc.
- USO of Hampton Roads & Central Virginia Inc.

Foundation Donates \$100,000 to Local Emergency Shelters

A roof over your head. Food on your plate. A safe place to come home to. These are things some people can't take for granted. That's why the Langley for Families Foundation donated \$100,000 to 18 organizations that provide emergency shelter, services and programs for the homeless in Hampton Roads in late December.

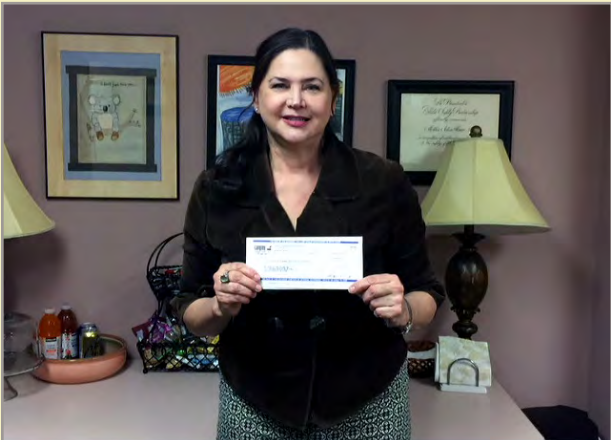
"These organizations were chosen because of their dedication to providing emergency housing and services to those who are less fortunate or find themselves in a situation where they need shelter," said Foundation Chairman Fred Hagerman.

The Foundation identified eighteen shelters who would best serve the needs of those struggling to stay warm and fed this winter. One of the selected shelters—Hampton Roads Ecumenical Lodging and Provisions (HELP)—focuses on housing & homelessness issues, healthcare for the low-income uninsured, and supportive services for those in need. According to HELP Executive Director Matthew Stearn, "We provide over 15,000 bed nights of shelter, nearly \$1,000,000 in healthcare, and thousands of service interactions. This donation will help us to continue serving those in need."

Another recipient, the Menchville House's Executive Director Sylvia Jones stated, "I would like to thank Langley for Families for their continued support. The funding will be used to make our residents more comfortable during this winter

The following shelters received funding from Langley for Families Foundation:

- Avalon Center for Women and Children
- Barrett Haven Inc.
- ForKids Inc.
- Gloucester United Emergency Shelter Team
- Hampton Roads Ecumenical Lodging and Provisions (HELP)
- LINK of Hampton Roads
- Menchville House Ministries Inc.
- Natasha House Inc.
- Oasis Commission on Social Ministry of Portsmouth-Chesapeake
- Peninsula Rescue Mission Inc.
- PIN Ministry
- Portsmouth Area Resources Coalition Inc.
- Portsmouth Volunteers for the Homeless Inc.
- Samaritan House Inc.
- Seton Youth Shelters
- St. Columba Ecumenical Ministries Inc.
- The Genieve Shelter
- The Union Mission



Jennifer Sieracki, Executive Director of Seton Youth Shelters receives a donation from Langley For Families Foundation.

Home Improvements with a Little Help from Langley

Have you ever looked around your house and imagined changes that could make a big difference to your lifestyle? Upgrades to a bathroom? The new dream kitchen? Maybe a deck for the warmer weather? Whatever the upgrade, Langley is here to help.



Our Home Equity Line of Credit (HELOC) is a great way to bring these and other projects to life. And we continue to enhance these 7, 12 and 17 year products to make them more valuable for you. We have now implemented an interest-only payment during the two-year draw period, making it even easier to manage the payments of your project*.

The Kitchen is the New Living Room

It wasn't that long ago that only the cook was allowed in the kitchen. Times have changed and newer homes are designed with the kitchen as the central gathering place. Investing in your kitchen is a great way to bring the family closer together and increase the value of your home.

From sinks and faucets to countertops and back splashes, there are so many possibilities to refresh the heart of your home. Just the thought of replacing your tired appliances can seem overwhelming. With any of our HELOC products, you can make these purchases over a two-year period and only pay interest on the amount you spend. That way you can take the project in phases and make it affordable over time.

Your Outdoor Dream Room

What's better than a beautiful outdoor deck as the warm weather approaches? Turn your boring outside space into an outdoor living room. Whether you're looking for a wooden deck or a brick patio, a usable outside space can make a big difference in how you enjoy your home. This useful addition to the outside is also a great way to add value to your home.

From the hardscape, to the landscape, to the furniture and seating, there's so much you can do to bring your outdoor entertaining area to life. Whether you do-it-yourself or call in an expert, a HELOC will be there to help you finish the project within your own timeframe.

The Bathroom Spa

Mornings aren't everyone's favorite time of the day. But a beautiful new bathroom is a great way to start and finish each one. Faucets and knobs see lots of grimy hands, soapy water, calcium build-up and rust. Nothing attracts unwanted attention more than an out-of-date bathroom.

Hiring a pro is manageable with our HELOC product. Once you have it opened, you transfer the funds you need to your checking account from online or mobile banking, or by giving us a call or visiting a branch.

Accessing your HELOC funds is extremely easy at Langley. Give us a call, visit a branch or apply online to begin making the remodel a reality.

* Minimum payment is \$50.00 per month.

With Rising Rates Take Advantage of Historic Lows

7 Year Fixed HELOC

(2 Year Draw Period)

as low as

4.00% APR*

*The Annual Percentage Rates (APRs) are fixed rates with a LTV of 100%, 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 are required. Possible tax advantages, consult your tax advisor.

CONTACT US

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

Online: langleyfcu.org

Contact Center: 757-827-5328

Telephone Banking: 757-827-9434

Mailing Address:

PO Box 120128 Newport News, VA 23612

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