

LANGLEY TODAY

SUMMER 2018

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Savings Account

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Saves Challenge

Making a Difference
in Hampton Roads

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Purchases

Langley 
Federal Credit Union

Holiday Savings Account

We recognize for many members that saving money can be challenging. Previously our Holiday Share accounts transferred all of the funds into your designated account on October 15 of each year. We have changed this to allow the funds to remain in the account until you are ready to do your holiday shopping.



If you find you do not need the share account funds this holiday season, you can allow that money to continue to build. The point is, YOU direct when you want your money to pay into your account rather than having us tell you when and how to spend your funds. When you're ready to spend it, simply call our contact center or transfer within online banking any time during the 4th quarter of each year.

Introducing Platinum Checking



You've worked hard to earn your money and you want a checking account that pays you dividends while keeping your funds liquid. Langley's Platinum Checking account is built for you.

When you maintain an average daily balance of \$10,000, you avoid the \$10 monthly fee and earn 0.25% APY* which is five times the national average dividend rate.**

Platinum Checking also includes:

- Free and easy access to online and mobile banking
- Free bill pay
- Over 55,000 surcharge-free ATMs nationwide
- Early paydays with direct deposit (up to 3 days early)
- Two free boxes of checks per year

Visit your local branch, call us or apply online to take advantage of Platinum Checking.

*Annual Percentage Yield (APY) is a variable rate and may change after the account is opened. The minimum to open is \$10,000 and the minimum to earn dividends is an average daily balance of \$10,000. Dividends compound and credit monthly. No monthly maintenance fee if average daily balance is \$10,000 or more; \$10 fee if less than \$10,000. Offer available to qualifying members. Fees may reduce earnings on the account. Some restrictions apply. Federally insured by NCUA. **Best Checking Account Rates- April 2018 (www.bankrate.com)

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.

Spend 'n' Save

It's hard to imagine saving money while you're spending money. With Langley's Spend 'n' Save program, you are literally putting money aside every time you use your Langley debit card.



When you register for Spend 'n' Save, we will round up every debit card purchase you make to the nearest dollar and deposit that amount into your Langley savings account. Before you know it, you'll have more money saved than you realize.

Since we began offering the program last year, our members have transferred over \$430,000 to their savings accounts through the program!

Call 757-827-5328 to register or sign up online so that you too can build some financial security for the uncertainties ahead. Register for Spend 'n' Save and start taking the first steps to more savings.

Great Things Happen with an Extra Personal Loan

When you need extra money, an Extra Personal Loan from Langley is the perfect choice with great low rates, automatic payment features, and convenient terms.

Here are just a few ways an Extra Personal Loan can help you:

That Special Vacation - Everyone has a dream trip on their bucket list. A personal loan makes a trip by land, sea or air an affordable way to make memories for a lifetime.

That Special Day - Your wedding will be one of the most exciting, fun and memorable experiences of your life. But it's no secret that wedding expenses can add up quickly. A personal loan for your special day is a great way to manage the costs while still making it an event to remember for the rest of your life!

Improving Your Home - If you don't have the equity in your home, a personal loan is a great way to spruce up the kitchen, build that dream closet or create that spa-like bathroom.

With Langley's fixed rate personal loans, you will have a regular, affordable monthly payment. There are no origination or prepayment fees and funding is often same day.

You can also earn a 10% interest rebate when you make your on-time monthly payments from a Langley checking account. We will rebate 10% of the interest paid monthly into your primary Langley savings account.

To start the application process, visit your branch, call us or visit langleyfcu.org/personal-loan.

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.

Earn more in less time at Langley!

15 Month Certificate
1.51% APY^{*}
includes IRA certificates

Earn up to \$200^{}**
when you roll over or
transfer your IRA to a
Langley IRA Certificate!

Open yours today.

*APY=Annual Percentage Yield of 1.51% for a 15-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. **Earn \$100 when you move a minimum of \$10,000, or earn \$200 when you move a minimum of \$100,000 from your IRA at another other institution, through a transfer, rollover, or direct rollover. Both Traditional and Roth IRAs are eligible to transfer and/or rollover. The \$100 or \$200 will be deposited into your savings account once funds are received. Offer expires July 31, 2018.

Business Platinum Money Market

Your business is growing and that's a good thing. Keeping your savings liquid for those unexpected opportunities or hiccups is important for your ongoing success. A Langley Business Platinum Money Market account is a great tool for your business's financial toolkit.

A Business Platinum Money Market account offers you:

- **Guaranteed interest** – by maintaining an average daily balance of at least \$25,000, your business will earn 1% APY^{*} on your funds each month.
- **Flexibility** – you can transfer any amount from your Platinum Business Money Market account at any time.

Visit one of our 18 branches across Hampton Roads to learn more about how we can help your business continue to grow and be successful.

*Annual Percentage Yield (APY) is the prospective yield that the credit union anticipates paying for the applicable period. 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.

Making a Difference in Hampton Roads



Langley Federal Credit Union has a long history of community involvement and charitable giving, dating back to the founding of the credit union in 1936.



The Langley for Families Foundation was launched in 2014 to support causes and charities benefiting children and families.

Charity Spotlight: Children's Hospital of the King's Daughters

We whole-heartedly believe that in order for our Credit Union to be successful as a business, we need to do our part to make sure our community is a safe place to live, work and play. Through our partnership with the Boomer Esiason Foundation, we were able to donate \$50,000 to CHKD's Cystic Fibrosis Center, which will help to raise awareness and support for this chronic disease that affects the lungs and digestive system of about 30,000 children and adults in the United States.



**Children's Hospital
of The King's Daughters**

Plans for this gift include relocating the center's pulmonary function testing room, installing new technology in several exam rooms, and providing a dedicated space for educational resources for patients and families.

"We are grateful for this generous grant from the Boomer Esiason Foundation and Langley for Families Foundation. This gift will help to enhance communication between the clinical staff, patients, and families at CHKD's Cystic Fibrosis Center, and allow us to better serve the needs of children who are battling cystic fibrosis," says Lauren Kiger, Director of Corporate Relations and Events for CHKD.

Langley Federal Credit Union also supports CHKD's Child Abuse Center and the NICU by contributing sleep sacks for newborns receiving care. "Langley Federal Credit Union and its Foundation have proudly supported the children at CHKD for 22 years and are happy to continue that support by awarding this grant with the Boomer Esiason Foundation to CHKD's Cystic Fibrosis Center," says Tom Ryan, CEO of Langley Federal Credit Union. "Our goal is to help provide the resources needed to give children with cystic fibrosis the best care possible."

To see more of Langley Federal Credit Union's impact in the community: langleyfcu.org/community/outreach

Charity Spotlight: Red Cross Sound the Alarm Program

Langley for Families' commitment to safety and security goes beyond basic housing and human service's needs. We envision a community that has all of the resources to lead safe lives, including the resources needed most to save lives.

That's why this year, we partnered with the American Red Cross to support their Sound the Alarm program, which is a series of home fire safety and smoke alarm installation events across the country. With a donation of \$10,000 to support the activities in Hampton Roads, and volunteers from the Credit Union, this year's program was a great success!

In VA alone, 1,037 smoke alarms were installed with the help of nearly 500 volunteers. Through all 426 different Sound the Alarm events – with at least one organized in every state and nearly every territory – 103,423 smoke alarms were installed and made 43,008 homes safer across 120 major cities with the help of 30,859 volunteers.

The Langley for Families Foundation is proud to support a program that has saved a confirmed 431 lives since its inception in 2014.

Did you know? Every day, seven people die in home fires - most in homes that lack working smoke alarms. Sadly, children and the elderly disproportionately lose their lives.



To donate to or apply for a grant from Langley For Families: langleyforfamilies.org

Earn 5% Cash Back on Back-to-School Purchases

As summer winds down, it's time to get the kids ready for school. New clothes, books and supplies can quickly add up, so Langley is here to help. From August 1 – August 31, 2018, Cash Back Visa Signature credit card holders have the opportunity to earn 5% cash back on back-to-school purchases.

Cardholders will receive an email at the beginning of August to activate their 5% back-to-school cashback rewards. Keep an eye out for the email and simply answer one simple question to earn your 5% cash back.

The cash back rewards are applied to your savings account and shown on your statement each month. Cardholders will also receive the usual 3% cash back on gas, 2% on in-store grocery purchases, and 1% on all other purchases.

Don't have a Cash Back Visa Signature credit card? Visit a branch, call us at 757-827-5328, or visit langleyfcu.org to apply.



Kick Off Your Summer with the Langley Saves Challenge and You Could Win \$1,000

Don't sweat emergency expenses!

Kick off your summer by taking the Langley Saves Challenge. Start saving now for emergency expenses and if you can save at least \$1,000 by the end of the year, you'll be entered into a drawing to win another \$1,000!**

The Langley Saves account is a great place to start building your savings with a rate of 1.21% APY* on the first \$1,000 on deposit. Open an account, setup a small weekly recurring deposit and watch your money grow!

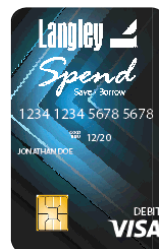
Get started today! Visit a branch, call us at 757-827-5328, or visit langleyfcu.org to apply.

*Annual Percentage Yield (APY) is a variable rate and may change after the account is opened. **Balance of \$1,000 must be in account as of 12/31/18.



Spend Card

Summer is a time for travel and adventure with friends and family. One of the ways you can have a worry-free trip is to use the Langley Spend Card. The Spend Card is a reloadable, overdraft-free card that you can use wherever you go.



Simply add money to the card from another Langley account and use it throughout your travels to pay for your food, transportation and entertainment. Just keep enough money on the Spend card for your daily use and you won't need to worry about overspending.

You can transfer money from another account to the Spend Card in online or mobile banking, deposit a check from your mobile phone or transfer money in a branch or over the phone. The Spend Card has no monthly fees and gives you complete control of your money.

Get a Langley Spend Card to take the worry out of your travels and make it a great summer to remember!

Dieting is hard... Getting cash back is easy!

3% on gas

2% on groceries

1% on all other purchases

Langley Cash Back Visa 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.

Next Step: COLLEGE

You've applied to your top colleges, received your acceptance letter, made your decision, taken your finals and walked across the stage at graduation. So what's next?

Paying for College - While it makes things easier if you receive scholarship money, grants or help from your parents, the chances are you will have to take out loans to cover the difference.

Types of Student Loans - There are two types of student loans; public and private. Public student loans are the ones you become eligible for when you fill out the FAFSA. Those federal student loans offer the best interest rates and the most generous repayment terms. When you have the option of taking out public or private student loans, you always want to take out public loans first. Public student loans may not fully cover your college expenses, especially if your parents are classified as middle or upper income. Private loans such as those offered through Langley can fill the gap.

Now is the Time to Apply - Our private loan solutions are designed to fill the funding gaps that may exist after all other sources of aid have been exhausted. We offer a line of credit structure so you can borrow once for your full undergraduate career and only pay back what you owe. Our loans feature flexible repayment and in-school deferment options with no origination or prepayment penalties.

With Langley, you don't have to stress about paying for college. Apply online today!



Refer Family & Friends. Get Rewards.

Get \$10

For every friend or family member who joins Langley and opens a qualifying* account.

Refer 5 friends, get \$50 - It's that easy!

There's no limit to how much you can earn, plus your friends get \$20!

langleyfcu.org/refer

*This offer applies to individuals who open a new personal checking account at Langley with direct deposit OR any loan with a balance OR at least \$10,000 (aggregate total of savings accounts only) when a valid Referral Code is presented at the time of account opening. The new personal checking account must be the first account at Langley for the new member to be eligible for the offer. When referring a friend, each party may be aware that the referrer is a member of Langley. All measures to protect member-sensitive information and confidentiality apply. In addition, each party understands that failure to receive an account bonus means a referred account did not meet the offer criteria outlined above and does not imply an account application was denied. All referral and account opening bonuses will be credited to the primary savings account at the end of the month when the qualifying account was opened and will be reported to the IRS as required by law.

CONTACT US

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

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