

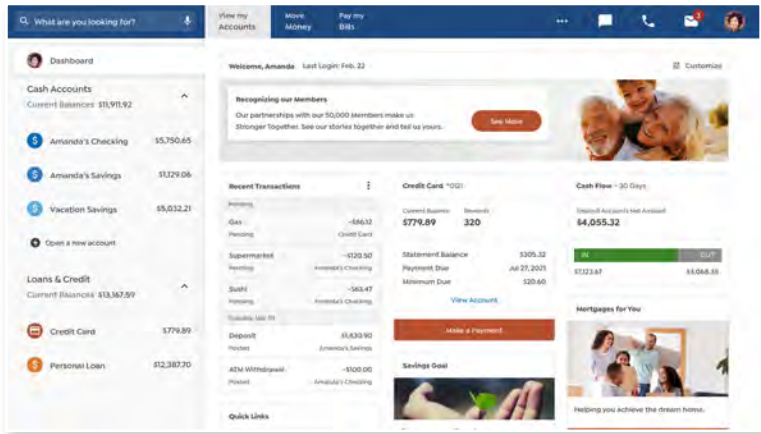
MAKE YOUR MONEY WORK FOR YOU IN



A NEW ONLINE & MOBILE BANKING EXPERIENCE |
MAKE HOMEOWNERSHIP A REALITY FOR OTHERS |
LANGLEY AND VBSFCU TO MERGE IN APRIL 2022 |
TAKE CONTROL OF YOUR STUDENT LOANS |

COMING MARCH 2022 – A NEW ONLINE & MOBILE BANKING EXPERIENCE!

We are excited to announce the launch of our new Online & Mobile Banking experience. Our updated look and new features will modernize the way you see your account information and simplify the way you bank all from the convenience of your home or phone. The new and improved dashboard allows you to personalize your view to see what information matters the most to you!



Our upcoming enhancements make it easy to pay a loan, deposit a check, or open a new account. It even includes a search bar to help you find exactly what you need in the moment. This and other great features will come soon, giving you the power of digital banking in the palm of your hand. Enroll in Online and Mobile Banking today so you can take advantage of our upgrades in March. We will keep you informed as we get closer to the launch of the new online banking experience!

LANGLEY AND VIRGINIA BEACH SCHOOLS FCU (VBSFCU) OPERATIONS TO MERGE IN APRIL 2022

The merger between Langley and VBSFCU was approved on November 1, 2021. Since then, we have welcomed the VBSFCU employees to Langley and begun preparations for the merger of accounts that will occur on April 1, 2022.

For Langley members, it's "business as usual" until then. VBSFCU branches won't be able to serve Langley members until April. However, VBSFCU members can now use the following southside Langley branches through our shared branching network:

- Virginia Beach Town Center
- Greenbrier
- Hilltop
- Sandbridge
- Hampton Blvd
- Wards Corner
- Taylor Road

We are excited to continue our progress and look forward to seeing VBSFCU members gain access to all of Langley's great products, services and locations. As the merger process continues, both credit unions will provide ongoing merger information at VBSFCU.org and LangleyFCU.org

ENJOY THE BENEFITS OF ESTATEMENTS

With eStatements, you have access to your information wherever and whenever you need it. No more waiting for your statements to arrive in the mail - eStatements provide you with a faster, safer option. By signing up you are lessening your chances of mail fraud and identity theft. Don't worry - we make enrolling in eStatements simple. In just 6 steps, you can be enrolled and able to view your statements for next month.

Enroll today: LangleyFCU.org/digital-banking/view-estatemnts

REFINANCE YOUR HOME LOAN TODAY & PAY NO CLOSING COSTS!*

Learn more at
LangleyFCU.org/promo/mortgage-refinance



*Langley will reimburse closing costs at the time of loan settlement. Closing costs paid by Langley will not include costs to prepare or record transfer deeds, road maintenance agreements, Trust reviews, or Power of Attorney forms. Prepaid taxes, interest, stormwater, and insurance are not included in the costs paid by Langley. Loans closed outside of Cooperative Title and Settlement, LLC will have a \$700 credit maximum.

GROW YOUR SAVINGS WITH A LANGLEY CHECKING ACCOUNT

Growing your savings just got easier! At Langley, making banking affordable for our members is a priority. While other financial institutions are adding fees, we are finding ways to reduce fees and reward our members. When you make timely self-directed payments on your loan from a Langley checking account, you will earn a rebate of 10% of the interest paid monthly¹. The 10% interest rebate amount will be deposited directly into your primary Langley savings account. **On average, members receive \$150 each year in interest rebates.** Don't miss out - make payments simply by opening a checking account today!

¹Self-directed payments include automatic transfers set up in-branch or in Online Banking and payments transferred from your Langley checking account through Online Banking.



YOU CAN MAKE HOMEOWNERSHIP A REALITY FOR OTHERS

So many people aspire to own a home. But buying one is a journey and for some, seems like an impossibility. Langley and our Langley for Families Foundation are teaming together to introduce a truly unique way for our members to help other members buy their first home.

Our HomeNow mortgage helps first-time home buyers of modest means with a \$2,000 grant from the Langley for Families Foundation to assist with closing costs – all funded by donations from Langley mortgage members.

Pay it forward Beginning in November 2021, all Langley home buyers are invited to help first-time home buyers by donating just \$1 with every monthly mortgage payment.^[1] You can share the prideful feeling of homeownership with those seeking their first home.

You can help a new homeowner by donating online at Langleyforfamilies.org/homenow or mailing a check to the address provided below. Support a neighbor's journey, because together, we can make a difference!

Please make checks payable to Langley for Families Foundation and mail to:

Langley for Families Foundation
Attn: HomeNow
P.O. Box 120128
Newport News, VA 23612

^[1] Donation will be a lump sum amount shown on your closing disclosure. Based on a 30-year term at 3.5% annual percentage rate, donation amount will be approximately \$222.69.

KEEP YOUR WALLET MERRY AND BRIGHT

“New Year, New You” means it’s time to reevaluate what’s in your wallet. Many major credit card companies offer fun incentives and sign-on bonuses, but come with high interest rates, ridiculous fees, and limits to their reward programs. **We do it differently.** We want you to earn unlimited cash back, save on interest with lower rates, build your credit score, and never pay an annual fee. You can find the best card to fit your needs with a Langley Visa.

Minimize the interest you pay Our Platinum Select Visa is our lowest interest rate card and perfect if you maintain a balance each month. Right now, we’re offering 0% Introductory APR for 12 months when you transfer a balance from another credit card^[1]. Get out of debt and start saving for what matters most.

Get flexible rewards and build your credit With 1% cash back on everyday purchases^[2], our Platinum Quint Visa maximizes your spending with unlimited rewards and a lower interest rate to save on payments. Earn cash back on gas, groceries, wholesale club purchases, drugstore purchases, and EV charging stations. It’s simple to earn rewards so you can watch your savings grow and build your score along the way.

Earn cash back on every purchase Our highest reward card, the Signature Cash Back Visa gives you the power to choose your cash back! Get 5% cash back on your choice each month, up to an extra \$100. You also earn unlimited rewards with 3% on gas, 2% on grocery and wholesale club purchases, and 1% on everything in between^[3]. Members received \$1.3 million in the last year with this card!

Langley Visa cards are designed for your unique lifestyle, so apply now to see what card you qualify for at LangleyFCU.org/credit-cards

^[1] 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. This offer excludes current Langley credit cardholders. ^[2] Platinum Quint Visa credit cardholders 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. ^[3] Signature Cash Back Visa credit card holders will receive 5% on cardholder'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.

2022 NOMINATIONS FOR BOARD OF DIRECTORS

The Nominating Committee presented two members to fill two vacancies on the Board of Directors. The Credit Union will not conduct the election by ballot and there will be no nominations from the floor when the number of nominees equals the number of open positions. Additional nominations may be made by petition as follows:

All members eligible to vote may make nominations for vacancies by petition signed by 1% of the membership with a minimum of 20 and a maximum of 500. Nominations must be accompanied by a brief statement of qualifications, biographical data, and a signed statement from the nominee that he or she is agreeable and will serve if elected.

To be considered, the nominee's petition must be received by the Secretary of the Credit Union, at **721 Lakefront Commons, Suite 400, Newport News, VA 23606** by close of business on March 10, 2022.

The committee presents the following two nominees for election by the membership to a three-year term as a Director:

- **Bruce R. Hoogstraten**
- **R. Lester Wingrove, Jr.**

The Committee is pleased to present such highly qualified candidates and knows they will serve our members, our employees and our community with honor and distinction.

2022 ANNUAL MEETING

Langley's Annual Membership Meeting is scheduled for Tuesday, April 19, 2022 at 5:00 pm ET. The meeting will be conducted virtually. Stay tuned to LangleyFCU.org for more details.



LANGLEY IN YOUR COMMUNITY

LANGLEY STEPS UP TO FIGHT HUMAN TRAFFICKING IN HAMPTON ROADS

In 2020, the Langley for Families Foundation launched the Annual Impact Cause (AIC) - a one-year commitment to one issue selected collaboratively by Langley employees. The goal was to make a difference in one key area by offering education and awareness campaigns, volunteer opportunities, and grants for non-profit agencies.

After dedicating the effort to COVID-19 in 2020, Langley employees selected the fight against human trafficking for 2021. The Langley team identified four partner agencies:



Together, we've worked to move the needle:

- Hosted an employee food drive challenge that **raised 8,358 cans** to benefit Samaritan House and the Virginia Peninsula Foodbank.
- **41 employees** completed the OnWatch training program, an elevated educational experience on trafficking in America. OnWatch is the first survivor-written training that helps people understand the variety of ways trafficking is impacting our community and how everyone can spot, report, and prevent trafficking.
- Provided monthly webinars and myth-buster information sessions for employees throughout the year.
- Honored as the Presenting Sponsor for Freekind's Celebrate Justice gala, which **raised more than \$115,000** for survivors.
- **Granted \$95,000** in Annual Impact Cause Grants to five organizations: Freekind, Safe House Project, Samaritan House, Survivor Ventures, and Transitions.

Safe House Project will use the \$25,000 grant to implement a healthcare training program to equip all US healthcare workers to identify potential human trafficking victims, give support, and offer resources. **An estimated 80% of victims interact with the healthcare system during their time trafficked.**



We're honored to partner with these organizations that approach this dark, difficult work each day with hope," **said Laurel Ramey, Foundation Director.** "They've created innovative solutions, like Survivor Ventures' full-time job program with small businesses and Freekind's jail intervention program, to tackle the issue."

How can Langley members get involved? Start by empowering yourself with the OnWatch training. The free course, consisting of 10 5-minute modules, is available to anyone at IAmOnWatch.org



Start your training today for free at IAmOnWatch.org



Langley's Facilities Team drops off the fall food donation to Samaritan House.

SAVE FOR ROAD TRIPS

Road trips bring great memories for the family, so saving up for your travel expenses is important. But, you may not be able to save enough when your car payment is too high. If you feel you are paying too much, consider refinancing for a better deal.

There are some factors to consider when refinancing. First, check on your loan term and whether you can shorten it. You could pay off your loan in less time, potentially giving you more room in your budget down the road. Second, check on what your interest rate is on your current loan. You could be paying more interest than needed, especially with big banks. Finally, research refinancing deals and look closely at Langley's current rates. We offer lower interest rates with better terms compared to our competitors.

We have a special rate promotion happening right now – we're offering rates as low as 1.99% APR^[1] for a term of 48 months. You could save hundreds on your car payment when you switch! That money can help you fund your next big adventure and make more family memories. Save on your payments at LangleyFCU.org/auto

^[1]Must be current on your auto loan payments to qualify. Existing Langley Federal Credit Union loans not eligible for this offer. Rates based on credit score of 740 or better based on creditworthiness, so your rate may differ. Term for 1.99% APR (Annual Percentage Rate) is up to 48 months. Rates and terms are subject to change at any time without notice. A \$15,000 loan at 1.99% for 48 months would have monthly payments of \$326. Credit is subject to approval. APRs and payments may vary for other loan amounts and terms. Limited time offer.

YOUR SUCCESS IS OUR GOAL

Grow Your Revenue with a **Langley Simply Business Checking Account**



NO CLOSING COSTS ON HOME EQUITY LOANS

Using the equity in your home can sometimes be beneficial. Paying off debt or making home improvements are smart money moves for your financial life. If you don't have extensive cash at your fingertips, it may be hard to grow in financial wellness.

We have made home equity options even more valuable and affordable by charging no closing costs for our members. Our home equity products have maintained low annual percentage rates and now with no closing costs, this option saves members even more! On average, members have saved over \$750 per loan with no closing costs on our Home Equity Loans. This savings is extremely valuable to members looking to make their home's value work for them.

BALANCE WINTER WEBINAR SERIES

We have many options to help our members' affordably bank while making smart financial decisions. We offer a free financial education tool that as a member, you have access to 24/7. With webinars, videos, articles, and a plethora of other resources, this is a great way to become more financially informed on a variety of topics. Check out the Winter Webinar Series topics below.

JANUARY

Are you Financially Healthy

Financial health is based on four key components: Spend, Save, Borrow, and Plan. You'll also get a chance to confidentially determine your own Financial Health Score and the steps you can take to improve that score.

FEBRUARY

Saving with a Purpose

Saving money is much easier with a goal in mind. This workshop shows you how to choose the right goals for you and overcome barriers to achieving them.

MARCH

Solving the Mystery of Credit Reports

Credit report scores hold a lot of power—they can help buy that first home but can also take away financial opportunities. This session provides an overview of credit bureaus, credit scoring, guidance to dispute inaccuracies, improving credit scores, and dealing with identity theft and fraud.

Access our Winter Webinar Series for free by visiting our "Seminars and Events" page at LangleyFCU.org

*Webinars presented by our partners at BALANCE.

GIVE YOUR SAVINGS THE OPPORTUNITY TO GROW!

14-MONTH CERTIFICATE
1.25% APY*



*Annual Percentage Yield of 1.25% for a 14-Month Certificate. The minimum balance to open the certificate is \$10,000.00. No maximum deposit. Limit one 14-Month Certificate account per member. Includes IRA Certificates. The minimum to open the IRA certificate is \$10,000.00. No maximum deposit. Limit one 14-Month IRA Certificate account per member. Not eligible for Active Rewards rate enhancement and cannot be combined with any other promotional offer. Dividends compound monthly. Penalty for early withdrawal. Limited time offer. Some restrictions apply. Fees may reduce earnings on the account. Rate subject to change. To qualify for the offer, certificates must be funded completely with new deposits or new members in VA, NC, MD, and DC. New deposits are defined as funds not currently on deposit with Langley Federal Credit Union.

TAKE CONTROL OF YOUR STUDENT LOANS

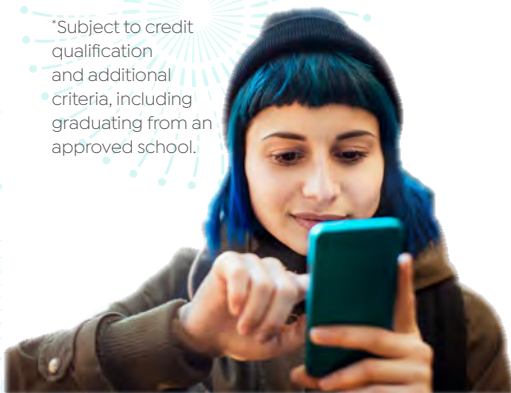
In response to the COVID-19 pandemic, the federal government temporarily paused payments and interest for most federal student loan borrowers in early 2020. After several extensions, the U.S. Department of Education recently announced the pause will end January 31, 2022. With rates at historic lows and federal student loan payments set to resume soon, now may be the perfect time to potentially lower your monthly payments and save on your overall student loans.

Lock in your rate

Refinance and consolidate your private and federal student loans (including PLUS loans) into one manageable loan, setting up one convenient payment and potentially lowering your rate.*

We want to get you back on track with your finances in the New Year. Apply today to refinance your student loans – we've got the key to simplifying your repayment. Visit langleyfcu.studentchoice.org/refinance today.

*Subject to credit qualification and additional criteria, including graduating from an approved school.



IRA WITHHOLDING NOTICE

Federal regulations require us to provide a notice regarding withholding elections on your IRA periodic distributions. You may incur penalties under the estimated tax rules, if your withholding and estimated tax payments are not sufficient. Your withholding election remains in effect for any subsequent distributions unless you change or revoke the election. If you have an IRA and would like your current withholding election to remain unchanged, no action is required. You may change or revoke your election at any time. To make a new withholding election, you may do so by completing a form provided by the credit union.

5 NEW YEAR'S RESOLUTIONS FOR A SAVINGS-FILLED 2022

Here's a simple set of New Year's resolutions that will revolutionize your financial life.

Automate your savings The easiest way to start saving is to change your direct deposit to put some of your paycheck directly into a savings account, where you won't even think about spending it impulsively.

Make a budget About 70% of Americans live without planned spending. If your budget doesn't include setting aside money for long-term expenses and savings, you'll end up spending everything on unplanned items.

Get out of debt The biggest stumbling block to financial security and saving toward long-term goals is debt. Start by focusing your payment resources on the highest-interest debt until it's paid off, then move on to the next highest.

Start an emergency fund The best way to avoid going into debt is to have some money available to handle the occasional, yet inevitable, emergency. Set a specific goal, like adding \$100 per month to a Langley Saves account. You will earn interest on the first \$1,000 and at the end of the year you'll have \$1,200 available just in case.

Get educated Resolve to read one personal finance article a week. This will give you great ideas for improving your financial situation. Find them at LangleyFCU.org/balance

Happy New Year from all of us at Langley. We are here to help you have a happy and prosperous 2022!

BACK BY POPULAR DEMAND! NO CLOSING HOME REFINANCE

Buying a home is probably one of the biggest investments you'll ever make, and you likely want to do everything you can to make sure your home is as comfortable and up-to-date as possible. But it can be tough to build up the necessary savings to complete home renovations and repairs. A cash-out refinance may be your answer. It can help you accomplish your home improvement goals so you don't have to rely on credit cards, a personal loan or a second mortgage. A cash-out refinance can also help you use the money you've already paid into your mortgage to do things like cover repair bills or even consolidate to pay off debt.

Refinance your home mortgage and pay no money at closing!

Homeownership is an important financial decision in your life, so it makes sense to find the best mortgage lender you can. We put our members' needs first by offering affordable home loans. Paying no closing costs means more money in your pocket for the important things.

*Langley will reimburse closing costs at the time of loan settlement. Closing costs paid by Langley will not include costs to prepare or record transfer deeds, road maintenance agreements, Trust reviews, or Power of Attorney forms. Prepaid taxes, interest, stormwater, and insurance are not included in the costs paid by Langley. Loans closed outside of Cooperative Title and Settlement, LLC will have a \$700 credit maximum.

GET 0% INTRO APR FOR 12 MONTHS

WHEN YOU TRANSFER A BALANCE FROM ANOTHER CREDIT CARD^[1]

Get Your **Platinum Select Visa**



^[1] 0% APR (Annual Percentage Rebate) 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. This offer excludes current Langley credit cardholders.

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)