



**SIMPLY  
BUSINESS**

***Langley***

Save, Borrow & Spend Wisely



## Welcome to Langley

Langley Federal Credit Union serves more than 380,000 members and has over \$5 billion in assets, ranking us as one of the 100 largest credit unions in the country. With branches in Hampton Roads, Richmond, and Raleigh, NC, we have over 700 employees and more than 55,000 surcharge-free ATMs throughout the United States. We also belong to a shared-branching network which allows members to complete surcharge-free transactions at shared-branch locations across the country.

Langley continuously looks for ways to improve the value of membership with the goal of being the best financial institution for our members. Hundreds of area employers have partnered with us, offering their employees the opportunity to join our cooperative and share in the benefits.

## What Sets Us Apart

Quite simply, our vision! *Improve Members' Lives by Helping Them Save, Borrow, and Spend Wisely.* When your vision starts with "Improve Members' Lives", you know you've become a positive force within the community. As a not-for-profit financial institution, we return our profits to members through lower loan rates, higher deposit rates, lower fees, and convenient services.

Our team is vested in your success with the best products that meet your needs, adding more money to your bottom line. Because smart banking is good business.

# Deposit Accounts

Langley is here to help your business grow. Whether your business is a sole proprietorship, partnership, LLC, corporation, or non-profit organization, we offer checking and savings products that fit your needs.

## Simply Business Checking

We know ridiculous fees don't help you as a business owner. That's why we eliminated them! With no monthly maintenance fees, our Simply Business Checking account puts more money in your pocket for your business needs.



**Pay no monthly maintenance fees**



**Get a free business debit card**



**Access free QuickBooks interface**



**Drop off deposits after-hours at participating branches**



**Easily manage your accounts, pay your bills and control your debit card in Digital Banking**

## Earn Cash Back with Visa SavingsEdge®



You can earn cash back on eligible purchases at participating merchants with your business debit card! Use those rewards towards statement credits or deposit it in your business account for even more savings. Simply link your business card at [visasavingsedge.com](https://visasavingsedge.com).

## Business Money Market and Platinum Money Market

Our Business Money Market and Business Platinum Money Market accounts allow you easy and convenient access to your money while earning a higher dividend than regular savings. With one fee-free withdrawal per month, you can grow your business savings with no extra effort required!

## Business Certificates

With a Business Certificate, you can lock in a high dividend rate to earn more on your business funds. We offer terms from 3 months to 60 months with competitive rates, so you can keep growing your savings with low risk.



# Lending Options

We understand the demands to run a successful business. That's why Langley makes it easy and affordable to borrow when you need it.

## Small Business Loans

For businesses just starting out, or like to keep it small, we offer a variety of small business loans to help you grow and thrive, available at any Langley branch.

### Credit Card

Our Platinum Visa Business credit card puts you in control of your spending with authorized user controls to set spending limits and individual statements for each employee with a card.

### Earn Cash Back with Visa SavingsEdge®



You can earn cash back on eligible purchases at participating merchants with the Platinum Visa Business card! Use those rewards towards statement credits or deposit it in your business account for even more savings. Simply link your business card at [visasavingsedge.com](https://visasavingsedge.com).

### Vehicle Loan

Move your business forward with our small business vehicle loans. We offer competitive rates and terms that fit your needs with financing up to \$100,000.

### Line of Credit

Strengthen or expand your business with easy access to funds using our Small Business Line of Credit with financing up to \$25,000.

## Commercial Loans

For larger scale enterprises, our lending professionals can work closely with you to create a loan package tailored to meet your short and long-term objectives.

Please call 757-224-4777 to speak with our Commercial Lending team for more information.

### Commercial Real Estate

Purchase or refinance your commercial real estate with financing up to \$5,000,000 and loan terms up to 15 years based on a 25-year amortization.

### Commercial Term Loan

We offer term loans up to 10 years to purchase capital assets, such as vehicles, equipment, remodeling, and more, for financing up to \$2,500,000.

### Commercial Line of Credit

Use a revolving or non-revolving line of credit to continually invest in your business and assist with capital needs.



## Small Business Administration (SBA) Loans

Our Commercial Lending team can guide you through loans offered by the SBA. Please call 757-224-4777 to speak with a representative for more information.

**SBA 504 Loan:** An SBA 504 Loan provides long-term, fixed-rate financing for businesses to purchase fixed assets. This can include purchasing or refinancing commercial real estate or assisting with large business operating expenses, with financing up to \$5,000,000. Langley partners with a Certified Development Company (CDC) to provide a financing package that consists of a lender loan and an SBA loan. Financing packages feature low down payments of 10-20%, plus you can finance the fees. CDC loan maturity is 10 to 20 years, and the lender loan is governed by conventional terms.

**SBA 7a Loan:** An SBA 7a Loan provides financing for various business expenses like real estate acquisition or refinance, business purchases, equipment and vehicle purchases, business debt refinance, leasehold improvements, expansion, renovation or working capital. Loan maturity will vary depending on loan usage: 7 years (Working Capital), 5-15 years (Equipment), or 25 years (Real Estate).

# Business Solutions

## Digital Banking

Safely and securely manage your business accounts from anywhere, anytime with Langley's Digital Banking for free. Get unlimited access to convenient digital tools so your business can stay ahead of the game.



**Pay your bills with our free Bill Pay service**



**Deposit paper checks easily in the app**



**Save time (and trees!) with free eStatements**



**Set up automatic text or email alerts when account balances change, transactions occur, payments are due, and more**

## Merchant Services

Langley has partnered with **Elavon** to provide you with the latest in payment services for your business. Whether you accept payments online, in person, curbside, in-app or over the phone, Elavon and Langley have you covered.

### What You Get with Elavon

Choose what payments you accept, including all major credit and debit cards, ACH, electronic checks, and digital wallet payments – including Google Pay™ and Apple Pay™.

Use the latest technology by paying with smart devices, EMV terminals, tablet-based POS solutions and much more.

Protect your payment data with Elavon's strong encryption and tokenization technology through the Safe-T suite security solution.

Access convenient reporting including sales and payment activities in Elavon's online portal.

Choose from a suite of funding options that give you access in 2-3 days, same day, or within hours.

Get the answers you need, when you need them from Elavon, available 24/7, all year long.



## Payroll & HR Services

Langley has teamed up with **Paychex** to give you an affordable, full-service option for outsourcing payroll, HR, and employee benefit administration. Paychex is a leading provider of HR solutions, with more than 650,000 clients nationwide, paying 1 in 12 private-sector workers.

### What You Get with Paychex

Process your payroll efficiently with Paychex's digital solutions, through whatever payment method preferred, including direct deposit, pre-signed checks, prepaid pay cards, and more.

Input work hours whenever, wherever on Paychex's website, through their mobile app, or with a quick call to your dedicated Paychex representative.

Paychex can calculate, deposit, and file your federal, state, and local payroll taxes with the appropriate tax agency so you don't risk any penalties for late or inaccurate payroll tax payments.

Learn best practices on the employee lifecycle from Paychex's dedicated team. They can provide insight on hiring employees, creating an employee handbook, setting up benefits and annual open enrollments, and training on workplace safety.

If you ever need extra help, you can contact your dedicated Paychex representative or reach out to their 24/7 support team via phone, email or chat.



## Get Cash Back on Top Brands in Digital Banking

Langley's CashBack+ is a quick and easy way to earn cash back on your favorite brands through Digital Banking! Browse hundreds of retailers to earn up to 20% cash back when you shop – just for Langley members. Learn how you can earn at [LangleyFCU.org/rewards](https://LangleyFCU.org/rewards).



# Your Investment Journey Starts Here

At **Langley Wealth Management**, we know every investment journey is unique. Whether you're just beginning to build your financial future or planning your transition into retirement, we're here to guide you every step of the way.

Langley Wealth Management can help you with your business investments in the right way. We start with a due-diligence process, whereby we carefully select the highest quality investment products suitable for your needs. We make careful choices and narrow the vast list of products – mutual fund and insurance companies – to help you select a product that is most suitable for you.

Langley Federal Credit Union offers an investment services program through Ameriprise Financial Institutions Group, a channel of Ameriprise Financial Services, LLC. Through on-site financial planning, extensive investment solutions and convenient digital capabilities, they partner with us to help you reach your financial goals.

For more information, visit [LangleyFCU.org/wealth-management](https://LangleyFCU.org/wealth-management).



Not FDIC or NCUA Insured	No Financial Institution Guarantee	May Lose Value
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We have a partnership with Ameriprise Financial Services to provide financial planning services and solutions to our clients. We are not an investment client of Ameriprise, but we have a revenue sharing relationship with them that creates a conflict of interest. Details on how we work together can be found [ameriprise.com/sec-disclosure](https://ameriprise.com/sec-disclosure).

Ameriprise Financial cannot guarantee future financial results.

Ameriprise Financial Planning Services are optional, offered separately, and priced according to the complexity of your case and your financial advisor's practice fee schedule. Your fees and financial advisor may be subject to change.

Financial planning is generally appropriate if you have financial goals, sufficient assets and income to address your financial goals, and are willing to pay an investment advisory fee for recommendations to help you achieve those goals. Please review the Ameriprise Financial Planning Client Disclosure Brochure or, for a consolidated advisory relationship, the Ameriprise Managed Accounts and Financial Planning Service Disclosure Brochure, for a full description of services offered, including fees and expenses.

Certified Financial Planner Board of Standards, Inc. (CFP Board) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with plaque design) logo in the United States, which it authorizes use of by individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Langley Wealth Management is a financial advisory practice of Ameriprise Financial Services, LLC.

Langley Federal Credit Union is not affiliated with Ameriprise Financial, Inc.

Investment advisory products and services are made available through Ameriprise Financial Services, LLC, a registered investment adviser.

Securities offered by Ameriprise Financial Services, LLC. Member FINRA and SIPC.

# Business Insurance

When you choose **Langley Insurance Agency**, you'll receive exceptional personalized service that saves you time and money. We offer flexible insurance programs designed to meet your specific needs and risk profile.

**Langley**  
Insurance  
Agency

## Business Auto Insurance

Our commercial automobile insurance policies cover the cars, vans, trucks, and trailers used in your business. At no cost to you, we research to find the best and most appropriate coverage for your situation and work hard to save your business money.



## Professional Liability Insurance

Malpractice insurance pays for losses resulting from injuries to third parties when a professional's conduct falls below the profession's standard of care. Most people associate malpractice insurance with physicians and surgeons, who are required to have it.



## Business General Liability Insurance

General Liability Insurance can cover claims arising from an insured's liability, due to negligence and/or omissions of the business or its employees, which results in damage or injury. Liability insurance protects the assets of a business against such claims. Taking precautions before an accident happens helps to keep your liability and insurance rates down. All businesses can take certain steps to lower the potential costs of a liability insurance claim, but even with those measures in place, General Liability Insurance is needed.



## Business Property Insurance

Your business can survive a catastrophic event with Business Property Insurance. It insures against loss or damage to the location of the business and its contents.

Langley Insurance Agency offers business property insurance that protects:

Your building

Your inventory

Your outdoor sign

Your fence and landscaping

Your furniture and equipment

Other's property



# Employee Benefits

## Group Term Life Insurance

Term Life Insurance can help your loved ones with financial needs after your death during the specified period of your coverage. In addition to day-to-day expenses, Term Life Insurance can also help your loved ones pay for college, cover bills or fund retirement. Term Life Insurance provides affordable protection for a specific period, usually during your working years. In some cases, coverage can even be extended past your original term.

- Term Life is the ideal coverage for high-demand years when your loved ones most rely on your income.
- It's often the most affordable life insurance option for short-term needs.
- Benefits are payable if you die during the term or period you select.
- Payments stay level during the term period.

Costs, eligibility and waiting periods before benefits are dispersed can vary depending on your plan.

## Group Accidental Death and Dismemberment (AD&D)

If you or your covered family members are injured in a covered accident, Accident Insurance pays you a lump-sum amount to help take care of unexpected costs and protect your finances.

Here's how it works:

A set amount is paid directly to you, based on the type of injury you have, the treatment you need, and the coverage you elected.

You can use the payment as you see fit – to help pay for doctor visits, ambulance fees, hospital bills and other out-of-pocket expenses your health insurance doesn't cover.

Coverage may be available for your spouse and children. To help promote a healthy lifestyle, plans can also pay a benefit when you get a covered health screening test.

## Group Short Term Disability (Employer Paid or Voluntary)

If you are unable to work for a few weeks due to a covered injury, illness or even childbirth, Short Term Disability Insurance can provide an ongoing benefit to help keep your finances stable.

Even small injuries can interfere with your ability to work. For many people, unplanned time away from work can make it difficult to manage household costs.

When you're recovering from a covered injury, illness or childbirth, the last thing you need is more stress. Short Term Disability Insurance can help you stay on top of medical costs, household bills and day-to-day expenses by replacing a portion of your normal income. The ongoing payments are made directly to you, so you can use them however you need.

The top reasons our customers use this benefit:

- Maternity • Injuries • Behavioral health • Joint disorders

Short Term Disability Insurance is here to help with your income, so you can focus on getting better.



## Group Long Term Disability (Employer Paid or Voluntary)

If you experience a covered illness or disability that leaves you unable to work for an extended period, Long Term Disability Insurance can pay a monthly benefit of up to a certain percentage of your normal income. You can use this benefit however you need, whether it's to pay out-of-pocket treatment costs or to cover personal bills and day-to-day expenses.

Our coverage includes treatment for serious forms of cancer, as well as recovery from severe injuries. The most common reasons our customers use this benefit are:

- Cancer
- Back disorders, excluding injury
- Injuries
- Cardiovascular disorders
- Joint disorders

A disability can drastically impact your financial situation if you're not prepared. If you're the primary income provider in your home, a disability can place a huge stress on your loved ones. Protect what you've worked so hard to build.

## Group Dental

Caring for your oral health shouldn't break the bank. Dental Insurance can provide coverage for X-rays, exams and procedures, and it covers preventive cleanings at no cost.

## Group Vision

With Vision Insurance, you have the flexibility to see any vision care provider and purchase materials at any location, including thousands of independent optometrists.

**Standard vision plan services typically include:**

### Eye exams

Get your comprehensive eye exam for a low exam co-pay at thousands of locations nationwide.

### Eyeglass lenses

Single vision, bifocal and trifocal lenses are covered in full by a materials co-pay. Plus, get generous allowances for lenticular and progressive lenses.

### Eyeglass frames

You can choose any frame, with no brand restrictions. Frame allowances are applied toward the purchase of any frame in a provider's collection.

### Contact lenses

You can elect to get contact lenses in lieu of glasses, with no brand restrictions. The contact lens allowance may also be applied toward any professional fitting fee. Plus, members can order contact lenses online.

### LASIK surgery

While not an insured benefit, we provide discounts on this valuable procedure with participating providers.



# Getting Started

Your business deserves a financial partner that helps you thrive. With our tailored banking solutions, you can streamline your operations, maximize your cash flow, and focus on what really matters—growing your business.

## What You'll Need

To open an account, make sure to bring the following documents with you:

Copy of a Letter from the IRS with Tax Identification Number	Social security number for each authorized signer	Valid Picture ID for each authorized signer	Trade Name Registration (if applicable)
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You'll also need one of the business documents in the table below based on the type of business or organization.

Corporation	Business License, Occupational License, Articles of Incorporation, or Certificate of Incorporation
Limited Liability Co (LLC)	Business License, Occupational License, Articles of Incorporation, or Operating Agreement
Partnership	Business License, Occupational License, Articles of Incorporation, or Operating Agreement
Sole Proprietorship	Business License or Occupational License
Organization	Business License, Bylaws, or Meeting Minutes (authorizing account opening & signatories)

## Schedule an Appointment

Whether you'd prefer in-person, by phone, or a video banker, Langley's team of dedicated financial representatives are here for you every step of the way.

### Book Your Visit



[LangleyFCU.org/schedule-appointment](https://LangleyFCU.org/schedule-appointment)



**You've worked hard to get  
your business where it is  
today.**

**Now, it's time to build on  
that foundation with the  
right financial partner by  
your side.**



# *Langley*

Save, Borrow & Spend Wisely

LangleyFCU.org

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