

# Leader

Third Quarter 2010

**Congratulations to our Constellation Club scholarship and award winners.**

**Clearpoint Credit Counseling Solutions can help you manage and reduce debt.**

**LFCU announces the election of your Board of Directors.**

## Langley Board Chairman Kicks Off Fundraiser For Honor Flight Network

LFCU's Chairman of the Board, Richard A. Biege, donated \$150, the cost of sending one veteran to D.C., to start LFCU's Honor Flight fundraising effort. Langley's goal is to raise enough money – at least \$20,000 – to sponsor an entire Honor Flight trip of 3 bus loads of local WWII veterans to see the WWII Monument and other sites in Washington DC.

Since 2008, Honor Flight Historic Triangle Virginia (HFHT-VA) has one goal: to take every World War II and terminally ill veteran in Hampton Roads to visit the WWII Memorial built in their honor in Washington, D.C. Honor Flight is a great way of paying tribute to WWII veterans for their bravery and tremendous sacrifices in protecting the freedom of the entire world.



(L-R) LFCU Board Chairman Richard Biege presents Matthew M. Hartman, Civ, USAF of Honor Flight Historic Triangle Virginia, with a check.

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**To donate** make checks payable to LFCU c/o Honor Flight and bring to any branch or call LFCU's Contact Center at 757-827-EASY. For more information, visit [langleyfcu.org](http://langleyfcu.org).

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**Langley**   
Federal Credit Union  
Spirit of community. Warmth of family.  
Pride of membership.

## From the President



Jean M. Yokum  
President/CEO

I was delighted to see the nearly 1,600 members who attended LFCU's recent Annual Meeting in April. This year's theme was "Safeguarding Your Financial Future". I hope everyone in attendance had a wonderful time, and

walked away with new knowledge about how you can protect yourself from being a victim of a financial scam and the measures LFCU takes to protect you. Identity theft is the fastest growing crime in America, so do everything you can to protect your information. Our best defense against this new wave of crime is education.

Rest assured, we're constantly training our staff to secure your assets and we'll continue to work hard to inform members of the threats that exist.

2010 is shaping up to be a memorable year for LFCU. First, I am very pleased and grateful to those who contributed to our 'Pennies with a Purpose' fundraiser for Children's Miracle Network. We raised over \$4,000 for a grand total of \$14,000 raised by all participating Credit Unions in Virginia! Thanks to everyone's hard work and generosity, LFCU was the state's highest contributor. Very impressive! LFCU was also recently honored with awards from the Virginia Credit Union League for our efforts with Habitat for Humanity, Relay for Life, youth financial education, and we received the 'Visionary Award' for overall innovations and efforts to improve financial literacy in the Commonwealth of Virginia.

Thank you for supporting the Credit Union and our community. LFCU is currently committed to raising \$20,000 for Honor Flight Network to send World War II veterans to visit the memorial built in their honor in Washington D.C. The hard truth is that these men and women of the Greatest Generation are running out of time. Without Honor Flight, they will not make the trip or get the incredible recognition they deserve for their heroic service to our country. Please consider making a donation at any branch or simply give us a call. It's a great way to pay tribute to those who gave so much to our country. For more information and to see how much we've collected so far, visit our website and follow the bus to D.C.

I hope you and your family have a safe and wonderful summer. As always, we appreciate your loyalty to Langley Federal Credit Union. You are the best!

## LEADER Briefs

### AARP Driver Safety Class

Join AARP Instructor, Paul Sanborn, to learn about current rules of the road, how to safely operate your vehicle, and adjusting to common age-related changes in vision, hearing and reaction time.

**August 9<sup>th</sup> & 10<sup>th</sup>  
9:00 AM to 1:00 PM (both days)**

Member Education Center, Oyster Point Branch  
11742 Jefferson Avenue, Newport News

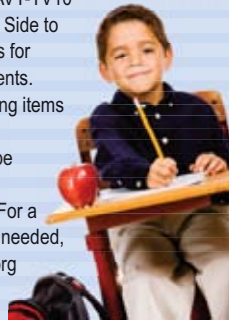
There is a course fee of only \$12 (payable to AARP on the day of the class) for AARP members; \$14 for non-AARP members. LFCU members are given first preference on seating.

Upon completion of the AARP Driver Safety Program classroom course, you may be eligible for an automobile insurance premium reduction or discount. Please consult with your insurance company or agent for further details.

Call Kitty Simon, Director of Member Education, at 825-7112 or register online at: [langleyfcu.org/community/seminars](http://langleyfcu.org/community/seminars).

### Operation School Supplies

Langley Federal Credit Union is once again joining WAVY-TV10 and Partners On Your Side to collect school supplies for Hampton Roads students. Please help by donating items at any LFCU branch. Collection boxes will be available August 2nd through August 21st. For a list of school supplies needed, visit [www.langleyfcu.org](http://www.langleyfcu.org) and click the 'events' section.



### Langley Member Wins MasterCard Sweepstakes

Congratulations to LFCU Member Kevin Williams--winner of the Arnold Palmer Invitational presented by MasterCard Sweepstakes. Kevin and his family enjoyed a trip to the Arnold Palmer Invitational in Orlando, FL.

### IMPORTANT NOTICE: Prohibition on Unlawful Funding Of Internet Gambling

The Unlawful Internet Gambling Enforcement Act of 2006 prohibits gambling businesses from disbursing or accepting payments in connection with unlawful Internet gambling. Under the Act, any person engaged in the business of betting or wagering (as defined by the statute) is prohibited from completing "restricted transactions," or knowingly accepting payments in connection with the participation of another person in unlawful Internet gambling. LFCU will not open accounts for any business involved in this type of activity. However, as required by law, we monitor all account activity and will restrict any transactions connected with unlawful Internet gambling. If unlawful Internet gambling activity is detected, the account may be restricted or closed.

**Get Blue Book Trade-In Value on your vehicle PLUS \$500!**

**SIZZLING  
SUMMER USED AUTO  
SALES EVENT**

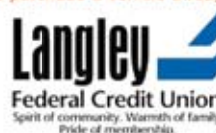
**And, we'll make your first payment!\***

**Plus, rates as low as 4.74% APR\***

when you purchase a vehicle through Enterprise and finance with LFCU.

**July 1 - 31, 2010**

Call 757-827-LFCU or apply online at [www.langleyfcu.org](http://www.langleyfcu.org)  
to get pre-approved by Langley FCU today!



\*Trade-In values obtained from © 2010 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is not available on vehicles without a Blue Book Trade-In Value or if an Enterprise Car Sales vehicle is not purchased. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Offer valid from 7/1/10 - 7/31/10. \*Vehicle must be financed using standard financing terms through the Langley Federal Credit Union to qualify for payment offer. Langley Federal Credit Union will make the first payment on the payment due date up to \$300 on member's behalf after vehicle is financed through Langley Federal Credit Union. Offer void when 7-day Repurchase Agreement is activated. Offer valid 7/1/10 - 7/31/10. No cash advances. Offer not valid for previous Enterprise purchases or with any other offer. \*APR: Annual Percentage Rate. Vehicle loan rate as low as 4.74%, up to 48 months, available through July 31, 2010 based on member creditworthiness, term of loan, vehicle mileage, and year. Rate includes Premier discount. Other rates, terms, and restrictions may apply. Membership eligibility required. Federally insured by NCUA.  
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# CYBER News

## WHAT'S NEW?

### Coming Soon...Online Chat

LFCU's online chat functionality will allow individuals browsing LFCU's web site to initiate a chat session with a Call Center Representative. Using this functionality, you and an LFCU staff person can exchange text-based messages allowing a simple conversation to take place via a computer.



### Did You Know?

As a member of Langley Federal Credit Union, you can take advantage of special discounts from a number of national and local merchants. Visit <http://www.langley-fcu.org/personal/benefits/>.

## FREE Member Education Seminars

We invite you to attend the following free seminars. They will be held at LFCU's Member Education Center in the Oyster Point Branch, 11742 Jefferson Avenue, Suite 110, Newport News, Virginia. Register by calling Kitty Simon, Director of Member Education, at 757-825-7112 or online at [www.langleyfcu.org/community/seminars](http://www.langleyfcu.org/community/seminars). For course descriptions, please visit [www.langleyfcu.org](http://www.langleyfcu.org).

TOPIC/OVERVIEW	DATE	TIME
Long Term Care	July 15 <sup>th</sup>	6:30 p.m. - 7:30 p.m.
Understanding Your Credit Score	July 29 <sup>th</sup>	6:30 p.m. - 7:30 p.m.
Christmas in August	August 12 <sup>th</sup>	6:30 p.m. - 7:30 p.m.
Budgeting in Tough Economic Times	August 26 <sup>th</sup>	6:30 p.m. - 7:30 p.m.
Money-Wise Women	September 9 <sup>th</sup>	6:30 p.m. - 8:00 p.m.
Homeownership Seminar	September 11 <sup>th</sup>	8:30 a.m. - 3:00 p.m.
Understanding your Social Security Benefits	September 23 <sup>rd</sup>	6:30 p.m. - 7:30 p.m.

## LFCU's New Alliance Helps Members Pay Bills

Through a recent partnership with Clearpoint Credit Counseling Solutions, LFCU is now able to send members to a Clearpoint staff member onsite at the credit union to start Debt Reduction Programs. Now, LFCU's Financial Counselor and the Clearpoint Credit Counselor will work together to find the best financial solutions for members.

Clearpoint offers a unique combination of education, counseling, and an excellent Debt Management Solution that has proven to be successful in managing debt.

They'll compile creditor bills and manage the payments. They also provide the valuable service of negotiating with participating creditors to eliminate fees and reduce rates. Their cost to the member is minimal compared to the benefit, both short and long term. Plus, Clearpoint turns no one away based on their inability to pay.



## Fraud/Scam MONITOR Fraudulent Credit and Debit Cards



Because of increasing fraudulent activity, members traveling abroad are advised that all signature and PIN entered Point of Sale transactions on credit/debit cards will be blocked in Israel, Japan, South Korea and Malaysia. However, up to 4 ATM transactions for a maximum of \$200 per day will be approved.

Debit/ATM cards used at an ATM or Point of Sale (PIN entered) will not be approved in Bulgaria or Romania.

Finally, no ATM/debit or credit card transactions of any kind will be permitted in Cuba, Iran or Myanmar (Burma).

## LFCU Raises \$4,548 For Children's Miracle Network

During the month of April, LFCU and other local credit unions united to raise money for the Children's Miracle Network. The "Pennies With A Purpose" program was a huge success. Thanks to all who donated to Children's Miracle Network at our branches. We collected \$4,547.95 for the organization. We appreciate your generosity!

All of our staff worked hard in support of this cause; however, a special thank you goes out to the staff of our Coliseum and Poquoson Branches who helped collect the most funds for Children's Miracle Network.



To learn more about Clearpoint, stop by any branch location.



## Board Directors Elected To Serve Another Term

Langley Federal Credit Union is pleased to announce that Buena E. Crawford, Bruce R. Hoogstraten and Jean M. Yokum have been re-elected to the Board of Directors. Each will serve a three year term.

Buena E. Crawford joined the LFCU Board in 1989 and is retired from NASA. Bruce R. Hoogstraten is one of the newest members of the LFCU Board and is President of Geo-San, Inc., a management consulting practice focusing on NASA and government contractors. Jean M. Yokum has been with LFCU as President/CEO since 1979 and serves as Treasurer of the Board.

(A complete list of LFCU's Board can be found on the back of the Leader.)



Buena E. Crawford



Jean M. Yokum



Bruce R. Hoogstraten



## You Have Equity. We Have Options.

If you're ready to make home improvements, consolidate your debt, fund a college education, or simply take a well-deserved vacation...we have solutions. Choose from a **5-YEAR QUICK REAL ESTATE LOAN** or a **HOME EQUITY LINE OF CREDIT**.

**Enjoy special low rates through July 31st.**

## PRIVACY NOTICE

Langley Federal Credit Union (LFCU) is committed to protecting the privacy of your personal information and your trust is essential to our success. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

### Information We Collect And Disclose About You

We collect the following nonpublic personal information about you from a variety of sources and may disclose all the information we collect to other financial institutions with which we have joint marketing agreements.

- From membership and loan applications and other forms, we obtain information such as name, address, social security number and income.
- From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.
- From consumer reporting agencies, we obtain information such as your creditworthiness and credit history.
- From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application.

### Disclosure of Information to Parties that Provide Services to Us

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our

behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose nonpublic personal information about you to our affiliate, Langley Financial Services, LLC as permitted by law. Langley Financial Services, LLC, is a wholly owned subsidiary of Langley Federal Credit Union. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.

### Disclosure of Information About Former Members

If you terminate your membership with Langley Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

### How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

## Jean Yokum Receives Prestigious Award

LFCU's President/CEO Jean Yokum was honored May 7th by the Virginia Credit Union League with the prestigious James P. Kirsch Lifetime Achievement Award. The Kirsch Lifetime Achievement Award is presented to deserving leaders in Virginia's credit union movement for their extraordinary service to their credit union and the greater credit union community. It recognizes those individuals who have unselfishly devoted their time and energy to ensuring a brighter, better future for credit unions. It is named in honor of the late James P. "Jimmy" Kirsch, a longtime credit union volunteer whose passion for the movement led him to leadership roles at the state, national and international levels.



Rick Pillow, Virginia Credit Union League President, presents Kirsch Award to Jean M. Yokum, President/CEO.

## Dormant Account Notice

Member accounts without activity (other than earning dividends) are considered dormant after one year. Once an account is dormant, a special warning is placed on the account and all activity is monitored. After five years of inactivity, LFCU is required by state law to turn the funds over to the Division of Unclaimed Property of the state of last known address. Therefore, it is important to update your contact information with us whenever there is a change. Obtaining funds from the state can be an involved process, which can be avoided if you perform at least one transaction each year. Be sure to review your statements to verify when the last transaction was made and that all transactions were authorized. For more information, call 757-827-LFCU or 800-826-7490.

## Secure Your Future with Long-term Care Insurance

Langley Financial Services, LLC has been offering quality long-term care (LTC) coverage for LFCU members and their families for many years. This coverage includes excellent benefits, such as full coverage for in-home care, special features and discounts for couples, cash payments, as well as premium and underwriting advantages for members and their families.

Before purchasing long-term care insurance, it is important to learn more about long-term care and the different policies available, so you are aware of the limitations of certain plans. LFS can often help

members get superior coverage at a lower price.

For additional information, please call Michelle Dick at 757-898-0089 for a free planning analysis.

- Ask us about the new Federal C.L.A.S.S. Act!

"Michelle is truly dedicated to our members and will give advice based on what is best for them. If another company has a better plan, she is the first to tell them."

- Jean M. Yokum  
LFCU President/CEO



4822 George Washington Memorial Hwy.  
Suite 202, Yorktown, Virginia 23692



## Long-Term Care Seminar

LFCU is hosting an educational workshop on the VA LTC Partnership July 15<sup>th</sup>, featuring Michelle Dick. See further details in this newsletter.

## Fly Away with \$10K

Pay your bills using LFCU's FREE\* online bill pay through July 31, 2010 and you'll automatically be entered into the Fly Away with \$10K Sweepstakes\*\* where:

- Grand Prize winner receives \$10,000
- 1st prize winner receives a \$1,500 Travel Voucher
- Two 2nd prize winners receive an Amazon Kindle DX Wireless Reading Device
- One lucky winner from each credit union will win a \$100 cash deposit



\*Payments returned due to non-sufficient funds will incur a \$25 fee each time the payment attempts to clear the subscriber's account. Checking account required.

\*\*This sweepstakes is provided by LFCU's Bill Pay provider, PSCU Financial services. Any credit union member using PSCU's Online Bill Payment program is eligible to win. No purchase necessary. Open to legal U.S. residents residing in any of the fifty (50) United States or DC, who are eighteen (18) years of age or older and have a unique, personal and valid social security number at the time of entry. Business entities are not eligible to participate. Void in Puerto Rico, U.S. territories and possessions outside of the United States, and where prohibited by law. Online entries require a minimum of three (3) online bill payments during the Sweepstakes Period using Sponsor's Online Bill Payment Service. Regardless of the method used to enter the Sweepstakes, either via Online Entry or Alternate Method of Entry (AMOE) or a combination of the two, the maximum number of entries allowed during the Sweepstakes Period is Thirty (30) per bill pay account or person. For official rules and information about the AMOE, visit [www.pscufs.com/rules](http://www.pscufs.com/rules).

# Congratulations Constellation Club Winners!

As part of the Constellation Club, designed for youth through age 18, LFCU recognizes our youngest members each year with rewards ranging from a \$50 deposit to a \$5,000 college scholarship. The following are the 2010 Constellation Club award winners who were recognized at the 74th Annual Meeting.

The following Shooting Star winners received a \$100 share deposit:

- ◆ Dorothy Kelly
- ◆ Cheyanne Dolan
- ◆ Malcom Phillip, III
- ◆ Amy Gibbens
- ◆ Kathryn Roper

This summer, the following "stars" will enjoy a Virginia Air & Space Center Summer Science Camp Scholarship:

- ◆ Joshua Duke
- ◆ Malique Hawkins
- ◆ Chloe Smith
- ◆ Jordan Richardson
- ◆ Zachary Eagle
- ◆ Gloria Lin
- ◆ Jordan Wideman
- ◆ Jolie Dunlap
- ◆ Tiffany Condron
- ◆ Jordan Guess

Our winner for a scholarship to the elite NASA Space Camp in Huntsville, Alabama is:

- ◆ Ralph Marinaro, III

The following Little Dippers received a \$50 share deposit:

- ◆ Hunter Dolan
- ◆ Martha Long
- ◆ Ciara Mitchell
- ◆ Daniel Owens
- ◆ Paige Guess

## Congratulations to our Galaxy Graduate winners.

They will receive a \$5,000 college scholarship.

- ◆ Clinton Yeaman
- ◆ Yvonne Yang Mack
- ◆ Allison Wai-Yun Mui
- ◆ Vinh Nguyen



(L to R): Clinton Yeaman, Allison Wai-Yun Mui, Jean M. Yokum, President/CEO, Yvonne Yang Mack and Vinh Nguyen



## HOLIDAY CLOSINGS

- ▲ MONDAY, JULY 5<sup>TH</sup> - Independence Day
- ▲ MONDAY, SEPTEMBER 6<sup>TH</sup> - Labor Day

## BOARD OF DIRECTORS

Richard A. Biege.....Chairman  
 Peter A. Morley (CMSgt. USAF-Ret.).....Vice Chairman  
 Jean M. Yokum.....Treasurer  
 George R. Hayes.....Secretary  
 William E. Griffith, Jr.....Assistant Secretary  
 Buena E. Crawford.....Director  
 Bruce R. Hoogstraten.....Director  
 R. Lester Wingrove, Jr.....Director  
 Joyce M. Wright.....Director

◆◆◆◆◆◆◆◆  
 James L. Frost (Lt. Col. USAF-Ret.).....Director Emeritus

## BRANCH LOCATIONS

- ◆ ABERDEEN  
409 Aberdeen Rd., Hampton
- ◆ AIR FORCE  
Building 467, LAFB, Hampton
- ◆ CHESAPEAKE CROSSROADS  
4107 Portsmouth Blvd., Ste 114, Chesapeake

- ◆ CITY CENTER  
721 Lakefront Commons, Newport News
- ◆ COAST GUARD  
USCG Tracen, Building 46, Yorktown
- ◆ COLISEUM  
1055 W. Mercury Blvd., Hampton
- ◆ DENBIGH  
12644 Jefferson Ave., Newport News
- ◆ EAGLE HARBOR  
13478 Carrollton Blvd., Unit A Carrollton
- ◆ HAYES  
3140 George Wash. Mem. Hwy., Hayes
- ◆ NASA  
Bldg. 1310 LaRC, Hampton
- ◆ OYSTER POINT  
11742 Jefferson Avenue, Newport News
- ◆ POQUOSON  
415 Wythe Creek Rd., Poquoson
- ◆ STONEYBROOK  
15463 Warwick Blvd., Newport News
- ◆ WARDS CORNER  
7420 Granby Street, Norfolk
- ◆ WARWICK  
11107 Warwick Blvd., Newport News
- ◆ WILLIAMSBURG CITY  
1222 Richmond Road, Unit 16, Williamsburg
- ◆ WILLIAMSBURG NEW TOWN  
5220 Monticello Avenue, Williamsburg

- ◆ WILLOW OAKS  
225 Fox Hill Road, Suite D5, Hampton
- ◆ YORKTOWN  
4822 George Washington Memorial Highway, Grafton

For a complete list of Credit Union Service Centers, visit [www.cuservicecenter.com](http://www.cuservicecenter.com).

## GENERAL INFORMATION

PHONES, LOCAL  
 Contact Center.....757-827-LFCU  
 Phone Loans.....757-827-EASY  
 CHIPS.....757-827-9434  
 Mortgages.....757-825-7108  
 Langley Financial Services, LLC.....757-898-0089

PHONES, TOLL-FREE  
 Main.....800-826-7490  
 CHIPS.....800-233-2819  
 Phone Loans.....800-588-EASY

ADDRESS  
 P.O. Box 7463, Hampton, VA 23666

WEBSITE  
[www.langleyfcu.org](http://www.langleyfcu.org)

## CORE VALUES

Ethics · Accountability · Loyalty · Passion · Honesty



Federally insured by NCUA.