

The INSIGHT



Washington Gas Light
Federal Credit Union

"Empowering Members To Lead More Prosperous Lives"



President's Corner

Greetings,

Summer is here, and with it comes vacation season. It's important as consumers that we protect our cards while traveling during one of the busiest times of the year. With WGLFCU's new CardNav app, members have the ability to turn their debit card on and off anytime, anywhere.

We would like to send a warm welcome to all of our new members, including our new Select Employee Groups: Michael & Son Services and Salvation Army of DC. We look forward to servicing their financial needs and empowering them to lead more prosperous lives.

As always, thank you to everyone for your continued membership and have an amazing summer season!

Lynette W. Smith,
President/CEO

*Empowering Members To
Lead More Prosperous Lives*

Protect Your Debit Card With Our CardNav App!

The WGLFCU FREE CardNav App gives you unprecedented control and security over your Washington Gas Light FCU debit card. Gain peace of mind while protecting your debit card in real time with the enhanced security of CardNav.

The power to protect your debit card is in your hands. Here are some ways you can keep your card safe anywhere, anytime:

- Turn your card off when you aren't using it
- Get immediate alerts each time your card is used
- Set thresholds for transaction amounts
- Set preferences for when your card will work: by merchant, sales type and location

Now here's a tip: Make your card work only where you are! When you set up a location control, WGLFCU relies on the GPS on your smartphone to pinpoint where you are. Your local purchases will process as always, but if your card is used outside your location, it will not work.

Cardnav Is Available At The App Store & Google Play Store



SIZZLING Summer Loans!

Fund Your Summer And Have More Fun

We could all use extra money for the hot days of summer. That's why Washington Gas Light FCU is offering Sizzling Summer Loans to help our members borrow at an affordable rate.

Use the money for whatever you need:

- Take the whole family on vacation
- Complete home or yard improvements
- Consolidate your higher-rate debt into one low payment

Apply Now At wglfcu.org!

Apply Today And Make Your Summer Sizzle!

Visit www.wglfcu.org, call 703.750.4394 or stop by the credit union to get started.

*APR = Annual Percentage Rate. Rates may vary depending on applicant's creditworthiness, term and amount financed. Approximate monthly payment will be \$308.73 for 36 payments at 6.99% APR on a borrowed amount of \$10,000. Ask about additional rates and terms. Rates and offer are subject to change at any time. Offer expires August 30, 2016.

Personal Loans

Rates As Low As

6.99% APR*

Borrow up to \$10,000 for 36 months



Drive Home Serious Savings

New & Used Vehicle Loans

Rates As Low As

1.50% APR*

If it's time to get into a new vehicle, or get one for the new driver in your family, Washington Gas Light FCU offers exceptional rates for your loan. We make it easy to get into the car you want and need with financing that fits your budget.

Visit wglfcu.org, call **703.750.4394** or stop by the credit union for full details.

*APR = Annual Percentage Rate. Rates may vary depending on applicant's creditworthiness, term and amount financed. 1.50% APR is for new loans for up to 60 months with 80% financing of the MSRP. Ask about our additional rates and terms. Rates and offer are subject to change without notice.

Upgrade Your Home This Summer

Summer season is home improvement season. The following are some of the best jobs to tackle while the weather is warm and the lending rates are low. Some projects might take longer than others, and some need the expertise of a contractor, so plan accordingly.

Repair or Replace the Gutters:

Leaks, splashing water during rainstorms and standing water are signs the gutters are going to need repair or even replacement.

Repair and Seal Decks: Check for cracks, moss, mold and rotting boards. Replace boards that need it and use a quality deck seal to protect the wood all summer.

Install Energy-Efficient

Windows: Making sure your windows are air-tight ensures your heating and cooling system will work most efficiently, saving you money.

Landscaping: This could be a big or small project, depending on what you need done and the size of your yard. Consult a landscaper to maximize your space.



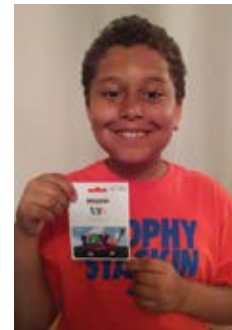
Getting a Personal Loan or Home Equity Loan or Line of Credit can help you get the job done. Visit wglfcu.org for more information.

Youth Month Winners

WGLFCU would like to congratulate our Youth Month drawing winners:

- Dollar Dog Kids Club® winner **Aidan Thomas-Cogar** won an Amazon gift card
- cha-ching!™ Teen Account winner **C. Owens** is the proud recipient of a new tablet
- the edge™ Youth Account member **Indasha Bynum** won a new Fitbit®

To learn more about our youth accounts, please visit wglfcu.org/youth-accounts.



Financial Highlights

As of April 30, 2016

Total Members: 8,977
Total Loans \$39,560,681
Total Assets: \$99,621,834
Total Shares: \$82,706,390

wglfcu.org



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Branch Info:

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E-mail: information@wglfcu.org

Office Hours:

Monday-Thursday - 7:30 a.m. - 4:00 p.m.
Friday - 7:00 a.m. - 4:00 p.m.
2nd Wednesday (monthly) - 7:30 a.m. - 1:00 p.m.

Co-Op Shared Branch & ATM Locator

Find one of over 5,000 shared branches and 30,000 surcharge-free ATMs nationwide at co-opcreditunions.org/locator



Holiday Closings

Independence Day
Monday, July 4, 2016

Labor Day
Monday, September 5, 2016



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