



**Washington Gas Light**  
Federal Credit Union

*"Empowering Members To  
Lead More Prosperous Lives"*

# Pipeline

Winter 2015

## Welcome Virginia Gas CU

It's a new year and Washington Gas Light FCU is growing! We want to welcome members of Virginia Gas CU into our field of membership. These members are current and retired employees of Columbia Gas, Columbia Transmission and NiSource. As new members, they have access to all the benefits and services we offer, from low-cost loans to no-fee checking accounts, convenient services and investment opportunities, all delivered with exceptional customer service.

If you have any questions regarding your membership, please contact us at 800.952.3999 or visit our website at [www.WGLFCU.org](http://www.WGLFCU.org).

## Secure Your Future With An IRA

An IRA can help you secure a more comfortable retirement. WGLFCU offers two kinds of IRAs to choose from - a Roth or Traditional IRA.

A Traditional or Roth IRA lets you build funds to be used at retirement age, each with different tax advantages.

### Dedicate Funds Each Month

By setting aside a certain amount each month to deposit into your IRA, you'll be building a foundation for you and your family's future that's safe and secure. A deposit of \$5 can start your savings.

### Learn More Today

Ask your tax advisor which IRA is right for you, then stop by the Credit Union to open your account.

**You're Invited!**

**March 12, 2015**  
4:30 pm

Springfield  
Center (SOC)

Washington  
Gas Building  
6801 Industrial Road  
Springfield, Virginia

## Annual Meeting Announcement

Please join us for our Annual Meeting in the Springfield Center of Washington Gas. Enjoy food, fellowship and, of course, be eligible to win one of our door prizes. We look forward to seeing you at the meeting!

### Board Members Up For Re-Election:

- Kieran Schrader
- Richard Gehr
- Keith Christian



## Tax Time Hints



Tax season is nearly upon us, which means it's time to get your finances in order. Here are a few hints to keep you on track.

**Be Organized:** Have your W-2 forms, receipts, home records, investment information, retirement and income statements, in order before you start your return.

**Take Advantage Of Extra Credits And Deductions:** Don't leave money on the table. Check with a tax advisor to see if you qualify for credits and deductions like education expenses and energy credits.

**Hire A Professional:** Turn to a tax professional to help you get organized, save you time and perhaps find some deductions you might not have known about.

**Consider E-Filing:** Even if you have a tax professional prepare your return, you could receive your refund faster if you file electronically.

**Elect Direct Deposit:** If you're expecting a refund, skip the mail and get your tax refund faster through IRS Direct, which directly deposits your refund into your WGLFCU account. On the Refund section of form 1040, just enter the WGLFCU Routing Number: **256075520** with your account number in the boxes provided (checking or savings). The IRS says you'll get your money up to three weeks earlier than by mail, and you won't have to worry about your refund check being lost or stolen.



## President's Corner

### Greetings

We want to wish all our members a very happy new year. To help celebrate a fresh start to the year, we have crafted a new mission statement: *Empowering members to lead more prosperous lives.*

This statement holds true to our original mission from over 75 years ago - to provide our members with competitive financial products and services. As a member you are also an owner, and we want to see all of our owners succeed, so we will continue to offer the soundest financial advice, the lowest loan rates, the highest dividends and the most attentive customer service to help you thrive.

As we welcome a new group of members, employees of Columbia Gas of Virginia, we celebrate the new year and our new mission and wish you prosperity throughout the year. Thank you for your continued membership - we value your business.

- Lynette W. Smith, President/CEO

## Wealth Management Service Now Available

We are happy to announce that Washington Gas Light Federal Credit Union now provides access to Financial Services for its members through MassMutual - Member Wealth Management. They have a staff of Financial Services Professionals to assist you and MassMutual has a long history of financial strength. We are proud to provide access to their Financial Services for our Washington Gas Light Federal Credit Union family.

We are excited about the opportunity to be able to provide our membership access to the following products and services through this new alliance:

- **Securities Products** – including mutual funds, IRAs (Traditional and Roth), corporate, government or municipal bonds, stocks and other investment products and instruments.
- **Insurance Products** – including life insurance, disability income insurance, long-term care insurance and fixed and variable products and annuities.

We encourage you to schedule a meeting with Dawn Hancock or Christopher Bishop for a no-charge, no-obligation opportunity to discuss your particular situation and needs. Meetings can be held at the Credit Union office or at another designated location. Please email [dawnhancock@financialguide.com](mailto:dawnhancock@financialguide.com) or [cbishop@financialguide.com](mailto:cbishop@financialguide.com) to schedule your appointment today!

During these uncertain times it is prudent to review your current situation and where you stand on your family's future needs. We trust this will be time well spent.

Securities, investment advisory and financial planning services offered through qualified registered representatives of MML Investors Services, LLC, Member SIPC. Supervisory Office: 222 Central Park Avenue, Suite 1100, Virginia Beach VA 23462, 757.490.9041. Insurance offered through Massachusetts Mutual Life Insurance Company and other fine companies. Member Wealth Management and Washington Gas Light FCU are not subsidiaries or affiliates of MML Investors Services, LLC or MassMutual.

Investments and/or insurance products offered:

- ARE NOT insured by the NCUA or any other federal government agency.
- ARE NOT Credit Union deposits or other obligations of or guaranteed by the Credit Union.
- ARE subject to investment risks, including the possible loss of principal amount invested.



## Apple Pay™ Coming Soon!

You will soon be able to use your WGLFCU credit and debit cards with Apple Pay, the easy, secure and private way to pay. Check [www.WGLFCU.org](http://www.WGLFCU.org) for a launch date.



## Holiday Closings

**Martin Luther King, Jr. Day**  
Monday, January 19, 2015

**Presidents' Day**  
Monday, February 16, 2015

## Contact Us

### Financial Highlights

As of October 31, 2014

Total Members: 7,175

Total Loans

To Members: \$33,596,806

Total Assets: \$92,442,607

Total Shares: \$76,687,299

### Credit Union Management Team

Lynette W. Smith, President/CEO

Scott Benson, Vice President-Operations

Steve Lilly, Vice President-Finance

Eileen Kwak, Loan Manager

Phyllis Faulks, Branch Manager

### Branch Office:

6801 Industrial Road  
Springfield, VA 22151

Telephone: 703.750.4394

Toll-Free: 800.952.3999

Fax: 703.750.7626

Telephone Teller: 703.750.7505

E-mail: [information@wglfcu.org](mailto: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.

[www.wglfcu.org](http://www.wglfcu.org)



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