

The INSIGHT



Washington Gas Light
Federal Credit Union

"Empowering Members To Lead More Prosperous Lives"

Offer
Expires
Aug. 31,
2018!

SUMMER TIME

Summer Loans

Rates As Low As

6.99%
APR*

Borrow Up To \$10,000
Terms Up To 36 Months

*APR = Annual Percentage Rate. Rate based on creditworthiness, term and amount financed. Monthly payment will be \$308.73 for 36 payments at 6.99% APR on a borrowed amount of \$10,000. Rates and offer are subject to change at any time.

Just Got Better!

Sail into action with an affordable summer loan from WGLFCU.

Take your family on the vacation you've been dreaming of or use the funds for whatever floats your boat. It's time to make memories that will last a lifetime.

Apply Today!

Visit wglfcu.org, call 703.750.4394 or stop by the credit union.

6 Month
Introductory Rate
As Low As

2.99%
APR*

With A Home Equity Line Of Credit From WGLFCU, You Can

HAVE IT ALL!

Just in time for much needed summer fun, a home renovation project, upgrading your vacation and more!

Apply Today!

Visit wglfcu.org, call 703.750.4394 or stop by the credit union to learn more.

- Borrow up to \$250,000 maximum
- Minimal Closing Costs**
- 10-year draw period
- No annual fees
- Get easy access to your cash and use it as you need it with convenience checks

*APR=Annual Percentage Rate. The WGLFCU Introductory Annual Percentage Rate (APR) will be effective for the first six months from the date your WGLFCU Home Equity Line of Credit is opened (the "Introductory Period"). After the Introductory Period, the APR will convert to *The Wall Street Journal* Prime Rate which is 4.75% as of March 22, 2018. This is a variable rate and is adjusted semi-annually, plus, (i) applies to (LTV) ratio of 90% for primary residence and non-owner occupied residences, (ii) in no event will the APR be less than 4.00% and no more than 18.00%. Property insurance is required, flood insurance may be required. Interest may be tax deductible, consult your tax advisor for more information. Offer is valid for a limited time and is subject to change without notice. Additional restrictions, limitations and exclusions may apply. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. NMLS 420026

**Based on line of credit of \$25,000, approximate closing costs of \$600 may include County Recording, Title Search, Flood Certification and Appraisal Fees.



President's Corner

Greetings,

I must say, time flies when you are having fun! This past May I celebrated 10 years with WGLFCU. YES! Ten years, can you believe it? In the last decade, WGLFCU has made great strides to provide you, our valued member, with the services you want and need. We have worked diligently to make it as easy, convenient and as safe as possible to do business with WGLFCU.

Summer is here, and here at WGLFCU we are welcoming it with open arms. But, with summer 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 CardNav app, members have the ability to turn their debit card on and off anytime, anywhere.

Have a fabulous summer, and thank you for your continued membership!

Lynette W. Smith, President/CEO

Empowering Members To Lead More Prosperous Lives

Thinking Of Buying A Home?



Stay A Step Ahead During The Home Buying Process

Since competition for available houses can be tough in some markets, follow these tips to get the home you want - at the price you want to pay.

Be Ready: Decide what you must have in a home and make a list. Getting pre-approved for a loan will also help you when it comes down to making an offer and securing the home you want.

Search Your Address: Your potential home may have some secrets, like past crime incidents or problem neighbors. Google search the address to find out about any potential problems and to give you a knowledge advantage over other buyers.

Don't Fall in Love: Falling in love with a home might skewer your rationale. You might overlook design or construction flaws because you're blinded by the house.

Find a Good Realtor: Get recommendations from friends, or do some research to find a reputable realtor who will be able to find a good group of homes in your desired neighborhood. A good realtor will also help in the negotiating process so you get the home you truly want.

Make an Offer: If you find a home that you want, be prepared to make an initial offer right away. In a crowded marketplace, being the one who offers first can be the key to getting the home.

Coming In August!

Back To School Youth Special

School will be starting soon and we're celebrating with a 'Back to School' Youth Account Special! During the month of August, we'll deposit the first \$5 when your child or teen opens their own savings account. It's the perfect way to get them started on the path to becoming money-smart. Good money habits could help your children win during our 'Back to School' Youth Contest.

Prize For Ages 12 And Under:

- WGLFCU will match one winner's savings account up to \$100!

Prize For Ages 13-22:

- One winner will gear up for school with a \$100 Best Buy gift card!

It's Easy To Enter:¹

- Get ONE entry each time you make a deposit into your minor's savings account.
- Get TWO entries by opening a new minor savings account.²

Follow us on Facebook and Instagram for a chance to win prizes in August 2018. Check back on our blog for tips on how to help your kids save!

¹For complete contest rules, visit wglfcu.org.

²An adult must be a co-owner on a Dollar Dog Club or cha ching Teen Share Account.

Financial Highlights

As of April 30, 2018

Total Members: 8,478
Total Loans \$62,936,871
Total Assets: \$115,362,585
Total Shares: \$90,262,695

Branch Info:

6801 Industrial Road
Springfield, VA 22151
Telephone: 703.750.4394
Toll-Free: 800.952.3999
Fax: 703.354.0103
Telephone Teller: 703.750.7505
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 -
Wednesday, July 4th, 2018

Labor Day -
Monday, September 3, 2018

wglfcu.org



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