

The INSIGHT



Washington Gas Light
Federal Credit Union

"Empowering Members To Lead More Prosperous Lives"

ENJOY THE HOLIDAYS

With More Cash In Your Pocket!

An affordable holiday loan is the smart way to stretch your budget

Holiday Loans

Rates As Low As

6.99% APR*

Borrow Up To \$7,500
Terms Up To 36 Months

*APR = Annual Percentage Rate. Rate based on creditworthiness and amount financed. Monthly payment will be \$231.54 for 36 payments at 6.99% APR on a borrowed amount of \$7,500. Rates are subject to change without notice. Offer expires January 31, 2019.

A holiday loan from WGLFCU relieves stress and will help you celebrate the season.

The holidays can be a hectic time of year. Get a head start on your shopping this year and have more time for the things that matter most, like family and friends.

Don't Delay. Apply Today!

Apply online at wglfcu.org/holiday-loans, call 703.750.4394 or stop by the credit union.

Offer Expires
Jan. 31,
2019!



JOIN US! Member Appreciation Day

In celebration of International Credit Union Day you are invited to join us for fun, refreshments and prizes.

Be sure to stop by our Branch at 6801 Industrial Road, Springfield, Virginia, on October 18th from 9:00 a.m.-3:00 p.m. for Member Appreciation Day.

What better time to celebrate you, our Members, than on the 70th Anniversary of International Credit Union Day!

P.S. Invite eligible new members to join us so they can enjoy the benefits of the credit union and partake in our festivities, too!

Thursday,
October 18,
2018

Take A Holiday From Your Loan Payment

WGLFCU's Skip-A-Pay Program will help you enjoy the season. For \$30, you can stretch your budget and skip December's loan payment. It's our gift to help you celebrate the holidays with extra cash in your pocket.

Sign Up For Skip-A-Pay Today!

Visit wglfcu.org/specials/skip, call 703.750.4394 or stop by the credit union for complete details.



President's Corner

Greetings,

Are you saving as much as you can at Washington Gas Light FCU? It's a question worth asking. Compared to other financial institutions, our members could save hundreds, if not thousands of dollars every year. That's a lot of savings!

The reason our members can save more is simple. Everything we do is designed for you to make your financial life easier and more prosperous.

We also know that you depend on WGLFCU to provide the best possible loans, accounts and services. I can wholeheartedly say that WGLFCU is a financial institution you can trust. Unlike our counterparts we are not for profit and are a member-owned "financial family."

If you would like to learn more on how you can save even more with your WGLFCU membership, and get the total value, I encourage you to take a closer look at the many services we offer. Stop by the branch or visit our website, wglfcu.org.

Don't miss the opportunity to learn more about your credit union!

Lynette W. Smith, President/CEO

*Empowering Members To
Lead More Prosperous Lives*

Make This Holiday Season Rewarding With A Card You Can Trust!

When you have a WGLFCU Visa® Credit Card, you won't need a card from another financial institution. Unlike other cards that offer limited introductory rates, your credit union provides a low rate that you can count on. With our credit card, there are no tricks!

- Earn Rewards On Purchases
- FREE Online Visa Account Access
- No Annual Fee
- FREE Balance Transfers
- Flexible Credit Limits

Apply today at wglfcu.org, or contact us for complete details.



Get holiday funds fast with a Washington Gas Light FCU Visa Credit Card.



**Visa®
Credit Card**

Rates As Low As

9.99%
APR*

*APR = Annual Percentage Rate. Rates may vary depending on applicant's creditworthiness. Rates subject to change without notice. Contact the credit union for complete details.

Sometimes It Makes Sense To Hire A Professional



Tips to hire the best contractor for the job:

1. **Go with your gut** - A contractor could be in your home and around your family for days or weeks. So if you don't like a contractor for any reason, don't hire him or her.
2. **Make sure the Contractor is licensed to work in your area, bonded and insured.** Having a license and insurance demonstrates a contractor's credibility and knowledge. The license shows that contractors have taken an exam and have proven they know building codes and processes.
3. **Pick a contractor who specializes in your type of project.** It's important to research contractors to know if they have experience in a type of project. Today, many projects are regulated and code-specific so you want someone who knows the details of what's required.
4. **Have a detailed contract in place before any work begins.** The contract should cover costs, brands of items being installed, approximate start, finish dates, etc.
5. **Look at work samples** - This lets you see a contractor's handiwork.

Financial Highlights

As of July 31, 2018

Total Members: 8,519
 Total Loans \$62,826,790
 Total Assets: \$125,016,455
 Total Shares: \$99,683,338

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

**Veterans Day -
Monday, November 12, 2018**

**Thanksgiving -
Thursday, November 22, 2018
Friday, November 23, 2018**

**Christmas Day -
Tuesday, December 25, 2018**

**New Year's Day -
Tuesday, January 1, 2019**

wglfcu.org



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