

The INSIGHT



Washington Gas Light
Federal Credit Union

"Empowering Members To Lead More Prosperous Lives"



Home Equity Line Of Credit

Rates As Low As

2.99% APR*

12 Month Introductory Rate

Your Big Projects Deserve Small Rates

Get affordable access to cash for home projects

A Home Equity Line of Credit from WGLFCU offers readily available funds for any project you may have, no matter how big. Get credit lines up to 90% of your home's appraised value, less the balance on your first mortgage. Borrow up to a maximum of \$250,000 with minimal closing costs.**

Apply online at wglfcu.org, call 703.750.4394 or stop by the credit union to learn more.

*The WGLFCU Introductory Annual Percentage Rate (APR) will be effective for the first 12 months from the date your WGLFCU Home Equity Line of Credit is opened (the "Introductory Period"). Offer is valid for a limited time and is subject to change without notice. After the Introductory Period, the APR may vary at any time and will be equal to the U.S. Prime Rate published daily in *The Wall Street Journal*, plus (i) applies to a loan to value (LTV) ratio of 90% for primary residence, (ii) in no event will the APR be less than 4.00% or more than 18.00%, (iii) Property and/or flood insurance is required. If you have an existing WGLFCU Home Equity Line of Credit it will not be eligible for this introductory rate unless your account has been paid off and closed. Fees and charges may apply. Additional restrictions, limitations, exclusions may apply. Please call WGLFCU at 800.952.3999 for further details. NMLS 420026

**Based on line of credit of \$25,000, minimum closing costs of \$500 may include County Recording, Title Search and Appraisal Fees. Contact us for specific details. Interest may be tax deductible, consult your tax advisor.



Branches Closer Than You Think

Our members have access to over 3,000 Shared Branches worldwide. Shared Branches are typically a credit union or a credit union facility servicing members of various credit unions throughout the world.

These Shared Branch locations allow WGLFCU members to make deposits, withdrawals and loan payments. Some local Shared Branch locations are Credit Union Family Service Center in Capitol Heights, MD, Northwest FCU in Manassas, VA, and Signal Financial, in Washington, DC. To find the nearest location to your home, work or vacation spot, visit <https://co-opcreditunions.org/locator/> or download the app from Apple or Google Play.



Annual Meeting

Highlights

Our Annual Meeting and Product Fair was held on March 10 and it was another successful event, with over 100 members in attendance. Thanks to all our members for coming out and supporting your Credit Union.

At the meeting, Board elections were held with the following nominees being elected:

Roger Moffatt
Patricia Koenig
Stephen Price

Youth Month

When You Refer A Child Or Young Adult During April, You Both Earn \$25

National Credit Union Youth Month is the perfect time to introduce kids, grandkids, nieces and nephews to the benefits of the credit union world and encourage them to open an account. For every new member you refer, age 30 and younger, during April, we will give you both \$25!

For more information, contact us at information@wglfcu.org



We Are Giving You A Spring Break On Auto Loan Rates

New & Used Vehicle Loans

Rates As Low As

1.50% APR*

Easy Applications - Apply Online

If you're looking to upgrade your ride, or want to add to the family garage, then get financed with us. Washington Gas Light FCU will make it easy for you and you'll be on the road in time for the warm weather.

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.



President's Corner

Greetings,

Thank you to all who attended Washington Gas Light Federal Credit Union's Annual Meeting & Product Fair. This event was well attended and it was a pleasure to see everyone.

We hope everyone is enjoying the look and feel of our new website www.wglfcu.org. Please take some time to familiarize yourself with the new site and discover easier navigation and more visible use of our products and services.

The month of April is National Credit Union Youth Month, so it's a great time to bring in a new saver and have them discover the benefits of WGLFCU credit union membership, like free checking and great rates on savings accounts and auto loans. Thank you to everyone for your continued membership!

Lynette W. Smith, President/CEO

Empowering Members To Lead More Prosperous Lives



Effortless Free Checking

Easily manage your money

Washington Gas Light FCU makes it simpler and more economical to manage your funds with checking that's truly free. We also added more Convenient Services to make accessing your money easier than ever. If you're currently paying monthly fees for checking elsewhere, make the switch to WGLFCU Checking and enjoy these benefits.

Sign up for our effortless Free Checking today at www.wglfcu.org

Check Out Our New Website!

Same web
address,
different look

The new platform is informative, navigation-friendly and secure. Plus, there is a range of tools and resources to use for a great online financial experience.

Visit www.wglfcu.org!

Financial Highlights

As of January 31, 2016

Total Members: 8,816

Total Loans \$37,891,276

Total Assets: \$97,157,506

Total Shares: \$80,654,561

wglfcu.org



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[@WGLFCU](https://twitter.com/WGLFCU)

Branch Info:

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

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

Memorial Day

Monday, May 30, 2016

Independence Day

Monday, July 4, 2016



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