

# The INSIGHT



**Washington Gas Light**  
Federal Credit Union

"Empowering Members To Lead More Prosperous Lives"

## Annual Meeting Announcement

For this year's meeting, we are bringing back our Product Fair, featuring different services available to WGLFCU members from our preferred vendors.

Be sure to stop by each table at the Product Fair to be entered into a table drawing. Come to the meeting and enjoy food, fellowship and door prizes. We look forward to seeing you there.

**March 9, 2017**

Product Fair at 3:30 p.m.  
Annual Meeting at 4:30 p.m.

Springfield Center  
Washington Gas Building  
6801 Industrial Road  
Springfield, VA 22151

Please RSVP

Email to [marketing@wglfcu.org](mailto:marketing@wglfcu.org)  
or call **703.750.4394**.

### Board Members Up For Re-Election:

- William Garner
- Scott Murphy
- Jason Bonin

## Warm Up To This Hot Deal

If you're currently paying too much interest on your auto loan from another lender, start off your resolution by refinancing your loan through WGLFCU. We'll **BEAT THE RATE\*** you're already paying elsewhere!

### It Doesn't Cost A Thing To Refinance With WGLFCU!

In fact, we've made it easier to move your loan:

- Call or apply online for a fast decision
- Provide the name, address and current statement from the financial lender where the loan is held
- Furnish copies of your most recent pay stubs
- WGLFCU will beat the rate\* by .50% APR\*\* as low as .99% APR\*\*

**For A  
Limited  
Time Only!**



### Auto Loans

Rates As Low As

**0.99%** APR\*\*

### We'll Take Care Of The Rest!

Visit [www.wglfcu.org](http://www.wglfcu.org), call **703.750.4394** or stop by the credit union for details.

\*Washington Gas Light FCU will beat the rate from another financial institution by at least 0.50% Annual Percentage Rate (APR) with a special floor rate of 0.99% APR. Offer valid for a limited time only. Contact the credit union for details. Typical Interest Rates range from 1.49% to 14.49% APR. Must provide verification of current rate. Minimum amount financed must be \$7,500. Financing term must be 72 months or less. Offer does not apply to loans currently financed with WGLFCU. Loans subject to credit approval. Other terms and conditions may apply. Other restrictions may apply.

\*\*APR=Annual Percentage Rate and is based on evaluation of applicant's credit. The information contained in this offer is deemed to be accurate at the time of publishing.

## Helpful Hints For Tax Time

Taxes tend to be a headache for a lot of us, but if you're getting ready to do your own taxes, there are ways to make the process a bit less painful.

### Talk With A Professional

Tax professionals range from tax preparers to accountants and attorneys. If you have your papers in order you may just need your taxes prepared, but if you run a business, have ongoing tax issues, or you've just been married or divorced, you might want to hire an accountant or tax attorney.

### Ask The IRS

The IRS can help you, believe it or not, for free. The IRS website, [www.irs.gov](http://www.irs.gov), has advice, forms and FAQs to help you complete

your taxes. Plus, you can go to your local IRS office and talk with a specialist.

### Use TurboTax®

WGLFCU members get up to a **15% discount** on federal tax products through the [lovemycreditunion.org](http://lovemycreditunion.org) site.

### eFile And Direct Deposit

Make it easier on yourself by filing electronically. You'll save time, postage and paper. Use the credit union's routing number, **256075520** with your account number to file.



## President's Corner

We are welcoming 2017 with open arms, and wishing all of you a Happy New Year! We hope your holiday season was well spent with family and friends.

In 2016, we had momentous growth with the addition of four new Employee Groups to our field of membership: Michael & Son, Cognizant, Salvation Army and Faneuil. We look forward to continuing to empower them and all of our employee groups and their family members to lead more prosperous lives into 2017. Additionally, we want to thank all of those who assisted in helping the Washington Gas team raise more than any other, putting in \$200,688 towards the Leukemia & Lymphoma Society's fundraising goal.

We are looking forward to what 2017 has to offer, and in keeping our members best interest at heart, we are introducing the HomeAdvantage® program that provides an average of \$1,500 at closing for both buyers and/or sellers who are members of WGLFCU.

Lastly, we invite all of our members to enjoy our Product Fair & Annual Meeting on March 9, 2017. We greatly appreciate your continued membership.

**Lynette W. Smith, President/CEO**

*Empowering Members To Lead More Prosperous Lives*

## Saving For A New Home?

While it may seem daunting, here are some tried and true tips to get you into your new home sooner.

- 1. Automatic:** Deposit a portion of your paycheck every month into a separate savings account to be used only for your down payment.
- 2. Raises & Bonuses:** Consider putting aside incremental earnings towards your down payment savings plan.
- 3. Windfalls:** Gifts, tax returns, inheritances are also perfect opportunities to build your down payment account.
- 4. Keep The Car, Save The Payment:** Paid off your car? Resist the urge to buy new and instead save the monthly payment.

And don't forget, when you use our free HomeAdvantage® program and approved network of real estate agents, you'll earn Cash Rewards\* - an average of \$1,500 at closing!

Visit [wglfcu.mycuhomeadvantage.com](http://wglfcu.mycuhomeadvantage.com) for more information.

\*The HomeAdvantage® program is made available to you through a relationship between Washington Gas Light FCU and CU Realty Services. Cash Rewards are awarded by CU Realty Services to buyers and sellers who select and use a real estate agent in the HomeAdvantage network. Home buyers or sellers are not eligible for Cash Rewards if they use an agent outside this network. Using Washington Gas Light FCU for mortgage is not a requirement to earn Cash Rewards. Cash Rewards amounts are dependent on the commission paid to the agent. Washington Gas Light FCU may have specific rules on how your Cash Rewards will be paid out. Cash Rewards incentives are available in most states; however, are void where prohibited by law or by the lender. Please consult with your credit union to get details that may affect you.

Earn An Average Of \$1,500 At Closing With Cash Rewards!\*



## Contribute To Your IRA Until Tax Day

If you have an IRA, note that you still have a few months to contribute the maximum amount. If you want to contribute to your IRA for 2016, make sure you do so by the deadline on April 17, 2017 to receive credit for the 2016 tax year.

### Open An IRA

If you don't currently have an IRA with us, please come to the credit union or contact us to learn more about opening an IRA. WGLFCU offers Traditional and Roth IRAs, plus IRA Certificates.

### Financial Highlights

As of October 31, 2016

Total Members: 9,103  
Total Loans \$42,793,857  
Total Assets: \$99,989,932  
Total Shares: \$83,265,879

### 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](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.

### 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](http://co-opcreditunions.org/locator)



## Holiday Closings

**Martin Luther King, Jr. Day**  
Monday, January 16, 2017

**Presidents' Day**  
Monday, February 20, 2017

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



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