

The INSIGHT



Washington Gas Light
Federal Credit Union

"Empowering Members To Lead More Prosperous Lives"

Jingle All The Way With WGLFCU

Don't let the season of giving - and spending - dampen your spirits. WGLFCU's Skip-A-Pay Program lightens your load and helps you with extra expenses. For \$30, you can skip December's loan payment and redirect those funds to holiday happiness.

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.



Be A Guiding Light

Share Financial Prosperity

Know someone who's fed up with soaring bank fees and declining customer service? Celebrate your credit union and its value. Each new member strengthens the credit union and lets us return earnings to you with better rates and higher dividends along with stellar services. Plus, when you refer a new member, you each get \$20.*

- Higher dividends
- Lower loan rates
- 24/7 Online And Mobile Banking
- Free checking with Visa® debit card
- Youth accounts
- And much more

Refer Today!

Visit www.wglfcu.org/member-referral for more information.

*Some restrictions apply. See website for details.

Refer A New
Member And
You Each Earn
**20
Bucks!***

Offer
Expires
Oct. 31,
2017!



Member Appreciation Day | Thursday, October 19



What better time to celebrate our wonderful members than on **International Credit Union Day!** Members are integral to the success of credit unions. We invite all of our members to stop by our office at **6801 Industrial Road, Springfield, Virginia**, for refreshments, raffle prizes and camaraderie.

Don't forget to bring an eligible new member in for a referral bonus so they can partake in our festivities, too!



President's Corner

Greetings,

With the recent Equifax security breach impacting over 143 million consumers, I want to reassure you that WGLFCU systems were not affected, and we are taking all precautions to ensure our members' accounts are safe.

As we approach the holiday season and these hackers get smarter, we encourage all of our members who have a Checking Account to take advantage of our FREE CardNav app. With the WGLFCU CardNav App, members now have full control over how, when and where their debit card is used - anytime, anywhere. Talk about peace of mind!

Stay in touch and keep up to date with all of the latest news, events and special member offers from WGLFCU by connecting with us on social media. Join us on Twitter, Facebook and Instagram. This will keep you updated on important news like our Leukemia and Lymphoma Fundraisers, our Member Appreciation Day on October 19 and our Annual Meeting and Product Fair in March. In addition, be sure to log on to wglfcu.org often so you don't miss out on important news or events.

As always, I wish you a happy holiday season, and we look forward to providing exceptional service while assisting you in leading a more prosperous life.

Lynette W. Smith, President/CEO

*Empowering Members To
Lead More Prosperous Lives*



Wrap Up Your Holiday Spending!

Tie up your to-dos in a nice, neat package with an affordable holiday loan from WGLFCU. Use the cash for holiday gifts, the family ski trip or any reason that helps you celebrate a joyous season.

- Competitive, low rates
- Loan amounts up to \$7,500
- Flexible repayment terms

Apply Today!

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

Offer
Expires
Jan. 31,
2018!

Holiday Loans

Rates As Low As

8.99% APR*

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

*APR = Annual Percentage Rate. Rates may vary depending on applicant's creditworthiness, term and amount financed. Ask about additional rates and terms. Rates and offer are subject to change at any time. Offer expires January 31, 2018.

Spend Wisely Over the Holidays

Shopping during the holidays can easily lead to racking up serious debt. Before you know it, an entire paycheck is spent. If you don't want to fill stockings with coal, map out your list and check it twice before heading to the mall this season. Remember that family and friends appreciate the gifts you are able to give, no matter their size or worth.

- **Seasonal sales** - Many stores begin year-end sales during the holiday season, so stay alert for special discounts and bargains.
- **Comparison shop** - Online search tools make it so easy to research for the best selection and price, but do remember to keep your budget in mind.
- **Borrow wisely** - High-rate credit cards or loans can mean you're paying more over time. Talk to WGLFCU about options for debt consolidation at a more affordable rate.
- **Stick to your list** - Be disciplined and don't stray from your shopping list to an item with more bells and whistles that's more expensive.
- **Check your receipts** - Retailers are super busy during the holidays and often have less trained staff at registers. Make sure you don't get overcharged.
- **Save early and often** - Open a **WGLFCU Holiday Club Account** and save a few dollars from each paycheck during the year.

Holiday
Club Account
Funds Will Be
Released On
October 1

Financial Highlights

As of July 31, 2017

Total Members: 8,565
Total Loans \$53,990,397
Total Assets: \$108,088,308
Total Shares: \$82,292,087

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 -
Friday, November 10, 2017
Thanksgiving -
Thursday, November 23, 2017
Friday, November 24, 2017
Christmas -
Monday, December 25, 2017
New Year's Day -
Monday, January 1, 2018



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