

The INSIGHT



Washington Gas Light
Federal Credit Union

"Empowering Members To Lead More Prosperous Lives"

Annual Meeting And Product Fair

You're invited to our 2018 Annual Meeting. You won't want to miss food, fellowship, door prizes and learning about all the great services available to WGLFCU members from our preferred vendors. Plus, when you stop at each Product Fair table, you'll be entered into a table drawing.

Save The Date
March 8, 2018

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

Springfield Center
Washington Gas
6801 Industrial Road
Springfield, VA 22151

Please RSVP to:
marketing@wglfcu.org or call
703.750.4394.

Board Members Up For Re-Election:

- Kieran Schrader
- Richard Gehr
- Keith Christian



Begin Your Year With A Low Loan Rate

Ditch Your High-Interest Auto Loan Payment

Let WGLFCU beat your Auto Loan Rate from another lender by .50%* APR** – as low as 1.50% APR.** Smile and save, my friend.

It's As Easy As 1-2-3

1. Call or apply online for a fast decision
2. Provide name, address and a loan statement from your current loan
3. Furnish copies of your most recent paystubs

Vehicle Loans

Rates As Low As

1.50% APR**

Up To 60 Months

Other rates and terms available

We Take Care Of The Rest!

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

Limited
Time
Offer!

*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 1.50% APR. Offer valid for a limited time only. Contact the credit union for details. Typical Interest Rates range from 1.50% to 14.50% APR. Must provide verification of current rate. Minimum amount financed must be \$7,500. Financing term must be 84 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.

Budgeting 101

Only 40% of American families have a working monthly budget, which means 60% of you don't. Avoid spending more than you make by creating a budget for 2018. Start with your after-tax income (your paycheck) plus other sources of income (less taxes and business expenses). Choose a budgeting plan and start to track ALL spending.

To boost your success rate, automate where possible using apps or online tools. Take advantage of WGLFCU's **FREE Online Banking and Mobile App** and keep a pulse on your funds 24/7. **Enroll in Online Banking today** by visiting WGLFCU eServices Center on our website.

- Get account balances
- Transfer funds
- Review account history
- View cleared checks
- Make loan payments
- Mobile deposit
- Pay bills



President's Corner

Greetings,

Welcome to a New Year with new opportunities! The New Year is always an exciting time for everyone. We can look back at our accomplishments from the previous year and look forward to our plans for the New Year. This upcoming year marks your credit union's 79th anniversary. We have remained strong due to the support and loyalty of our members.

I am pleased to say 2017 was another great year for your credit union. Our focus was on providing you with outstanding financial services while continuing to provide the highest level of account security. We introduced EMV chip technology for our Visa® debit cards, making your debit card transactions at retailers safer.

As we move forward in 2018 we will continue to enhance our virtual presence providing the most convenient banking experience for members both near and far, while continuing to provide outstanding member service.

I would like to thank my dedicated staff, board of directors and most importantly, you the members. Here's to a happy and prosperous New Year!

Lynette W. Smith, President/CEO

*Empowering Members To
Lead More Prosperous Lives*



Where Should You Save For Retirement?

Everyone needs to save for their Golden Years and supplement pension and/or Social Security benefits. Check wglfcu.org for details on our many IRA options: **Traditional IRA, Roth IRA and IRA Share Certificates**. We can help you make the best selection keeping your age and financial goals in mind. Talk to your tax advisor about possible tax advantages – contributions may be tax deductible and will grow either tax-deferred or tax-free.

Talk To Our IRA Specialists Today!

Call 703.750.4394 or stop by the credit union.



Save On TurboTax® And Sprint!®

Members enjoy savings on tax preparation and filing services and up to \$15 discount on TurboTax® Federal Products. Existing and new Sprint® customers can get Sprint's best deal ever – \$100 cash reward with every new Sprint line!

Learn more at wglfcu.org.



Faster Tax Refunds

Got plans for your tax refund? See it sooner by up to three weeks by choosing Direct Deposit when you file your return. Funds will be accessible immediately upon deposit into your WGLFCU account. WGLFCU Routing Number: 256075520



Financial Highlights

As of October 31, 2017

Total Members: 8,410
Total Loans \$52,781,930
Total Assets: \$113,569,671
Total Shares: \$87,646,390

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

Martin Luther King, Jr. Day –
Monday, January 15, 2018

Presidents' Day –
Monday, February 19, 2018

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