

The INSIGHT



Washington Gas Light
Federal Credit Union

"Empowering Members To Lead More Prosperous Lives"

Need Tax Help? You Have Options

Whether you made a little or a lot last year, we could all use help navigating our tax forms. Between financial planners, online forms and free services, there's help for everyone in every tax bracket.

IRS

Contrary to what you may think, the IRS is there to help with your taxes, and their advice is free! On their website, irs.gov, they have advice, forms and FAQs to help you complete your taxes. Plus, you can go to your local IRS office and talk with a specialist should you need further assistance.

Software Programs

There is plenty of tax preparation software on the market, with a few standouts, like TurboTax, TaxACT and H&R Block. WGLFCU members save 15% on Turbo Tax products at lovemycreditunion.org. Sign up today to start taking advantage of your discounts!

Tax Services & Professionals

A tax professional can give you the personal tax attention you need, especially if your taxes are more complicated. Interviewing several tax professionals will help you find the right person for you. Professionals can often find ways to save you money that you may not have considered.



Your Credit Union Is Home Loan Central

Before you look for a new home or decide to refinance, come see a mortgage specialist at WGLFCU. No matter where you are in life, your credit union has the right loan to fit your budget and your needs.

Now is a great time to purchase or refinance your home through the credit union, so start with us to make your home loan dreams a reality.

- For tools, resources and information, visit the Online Mortgage Center at wglfcu.org/loans/mortgages.shtml, available 24 hours a day
- To speak with a mortgage professional directly, call 571.490.8019



Annual Meeting Announcement

**Save
The Date:
March 10**

This year we have something NEW on the agenda - our Product Fair, featuring different services available to WGLFCU members from our partnered vendors.

Enjoy food, fellowship and of course, door prizes! Be sure to stop by each table during the Product Fair to be entered into a table drawing. We look forward to seeing you there!

**Please join us
March 10, 2016**

for the WGLFCU

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

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

Please RSVP

Email us at
marketing@wglfcu.org
or call 703.750.4394

Board Members Up For Re-Election

Roger Moffatt
Patricia Koenig
Stephen Price

New
Website
Coming
Soon!



Get A New Start In The New Year

At some point, we all need a new start. WGLFCU wants to help members who may have less than perfect credit get back on the right track with a New Start Loan. If you want to start rebuilding your credit, this loan can help.

**Borrow up to
\$1,000 at a rate of
15% APR* for up to
six months.**

**Best of all,
there's no
credit check.**

It's another way WGLFCU is empowering its members to lead more prosperous lives.

Apply Today!

Visit wglfcu.org, stop by the credit union or call **703.750.4394** to learn more.

*APR = Annual Percentage Rate. Borrow up to \$1,000 for up to 6 months at a rate of 15% APR. \$40 application fee must be paid at time of application. Monthly payment will be \$174.03 for 6 payments at 15% APR on a borrowed amount of \$1,000. Member must have direct deposit and be in good standing for at least 90 days. Offer subject to change.

Financial Highlights As of October 31, 2015

Total Members: 8,758
Total Loans
To Members: \$35,919,285
Total Assets: \$97,281,005
Total Shares: \$80,624,188

wglfcu.org



facebook.com/WGLFCU



[@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.



President's Corner

Greetings,

Happy New Year! Welcome to Washington Gas Light Federal Credit Union's new "Insight." Here at WGLFCU we are looking forward to another positive and prosperous New Year for our members and for us. We are kicking off the New Year with several new things! We are introducing our New Start Loan that will empower members to start 2016 financially fit! We are also very excited about kicking off the New Year with our Annual Meeting that is now featuring a Product Fair on March 10th. We look forward to everyone joining us in our democratic process.

Lastly, in 2016 we are getting a new look, not only with our new "Insight," but we are also proud to announce, one of our most useful assets - our website - is also getting a makeover for the New Year to become even more user-friendly. Look for the launch soon.

We wish everyone a happy and healthy 2016 as we continue to be your cutting-edge financial provider!

- Lynette W. Smith, President/CEO
Empowering Members To Lead More Prosperous Lives



Retire Smartly With An IRA

If you're planning for retirement, an IRA can help you reach your nest egg goals. WGLFCU offers two kinds of IRAs to choose from - a Roth or Traditional IRA, and both have their advantages.

Dedicate Funds Each Month

Set aside a certain amount each month to deposit into your IRA to ensure a safe and secure future for you and your family.

Learn More Today

Ask your tax advisor which IRA is right for you, then stop by the credit union to open your account, or call us at **703.750.4394** for more information.

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 18, 2016

Presidents' Day
Monday, February 15, 2016



Washington Gas Light
Federal Credit Union