



# COMMON CENTS

Published by Washington Gas Light Federal Credit Union

## FIGHT IDENTITY THEFT Review your credit report!

### FREE CREDIT REPORT

Get your free annual credit report at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)

**FREE** annual credit reports were mandated by the Fair and Accurate Credit Transactions Act. A website, [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com), was established for consumers to receive their free annual report online. You can also receive the report by calling **877-322-8228** or by sending a written request to:

**Annual Credit Report Request Service**  
P.O. Box 105281, Atlanta, GA 30348-5281

A request form can be printed from the website. Don't delay, request your free annual credit report today.

Stay Safer with these 12 TIPS!

## PROTECT YOURSELF FROM FRAUD

- 1. Sign your debit/credit cards** as soon as they arrive and destroy expired cards. Keep a list of credit card numbers and expiration dates in a safe place.
- 2.** When shopping online, use **"Verified by Visa"** and stay with merchants you know and trust. Print and save order confirmations.
- 3. Save receipts** and check statements or your online accounts frequently to **verify transactions**.
- 4. Don't give out** or write down passwords and **PIN numbers**.
- 5. Practice safety at ATMs.** Always take your receipt with you.
- 6. Notify the post office** if you do not receive your statement in the mail.
- 7. Report questionable charges** promptly and monitor your credit report.
- 8. Don't give information over the phone** unless you know the company is trustworthy.
- 9. Report lost or stolen cards immediately.** After hours/weekend VISA HOTLINES:  
• **Credit Cards** (800) 991-4961 • **Debit Cards** (800) 754-4128
- 10.** Always be suspicious of any email with requests for personal information. **WGLFCU, or any other affiliated credit union organization, will never initiate a request for information via email.** File suspicious email complaints with the state attorney general's office or through the FTC at [www.ftc.gov](http://www.ftc.gov).
- 11.** Ensure you're using a **secure website** by checking the beginning of the web address--it should be **"https://"**, not just **"http://"** -- and look for the security lock on the bottom of the page.
- 12.** If you unknowingly supplied personal or financial information, contact your credit union and the credit card company immediately.

## What is Regulation D?

Regulation D is a Federal Regulation which **limits the number of transfers, withdrawals and third party payments** that can be made on or from a regular share savings account. Transactions performed electronically or with the use or aid of an electronic device are subject to limitation.

**Electronic transactions are limited to 6 per month.**

These include telephone, automated clearing-house (ACH), data transmission, home banking, bill paying, automatic transfers, or any other arrangement by the credit union to pay a third party from the member's regular share savings account. Transactions made in person at the credit union office are not subject to the limitations.

When the maximum number of transfers has been reached for the month, you will no longer be able to make electronic transfers from that specific share savings account. **Please contact the credit union if you have any questions.**

## Kid's Corner CONGRATULATIONS

- ☆ Mark Bartee
- ☆ Aaron Moore
- ☆ Allison Mae Tracy
- ☆ Brittney Hazel
- ☆ Ryan Buckley
- ☆ Peter Fisher

**WGLFCU's December, January & February Young & Teen Savers prize drawing winners!**

For eligibility requirements, please contact WGLFCU or log onto [www.WGLFCU.org](http://www.WGLFCU.org)

**Save more MONEY and open a Young or Teen Savers Account** in partnership with your parents! For more information or if you have any questions, please contact a WGLFCU representative at 703-750-4394 or 800-952-3999.

ATTENTION MEMBERS - DID YOU KNOW?

✓ **WGLFCU Now Offers Share Certificates**

Maximize the return on your hard earned dollars. We now offer Share Certificates, with 6 month or 1 year terms, for IRA and Regular Share Savings accounts. The minimum balance for the 6 month term is \$3,000 and for the 1 year term is \$1,000. We offer competitive rates that change weekly. **Open a WGLFCU Share Certificate today! Contact us for current rates and details.**

✓ **Guaranteed Auto Protection (GAP)**

You can get GAP Insurance on your car loan at WGLFCU! If your vehicle is totaled or stolen, Guaranteed Auto Protection (GAP) will help cover the difference between your loan payoff and your primary insurance company settlement. Call us for details.

✓ **VISA Payments Made Easier!**

You can now make your VISA payments directly from your savings or checking accounts through **online banking at www.wglfcu.org** or telephone teller by calling 703-750-7505. You can still get your VISA balance or detailed history through the VISA account access at www.wglfcu.org.

✓ **Money Orders now available at the credit union!**

You can now purchase money orders at the WGLFCU, 6801 Industrial Road, Springfield Office for a \$1.00 fee.

**Over 32,000 Surcharge-FREE ATMs Nationwide!**

You now have access to **Allpoint**, America's largest surcharge-FREE ATM network with 32,000 ATMs nationwide. Log onto **www.WGLFCU.org** to locate a **surcharge-FREE ATM** or check the ATM you're using for the Allpoint logo to ensure it is surcharge-free.

You can also use over **5,300 7-Eleven store ATMs** in 30 states, surcharge-FREE, if they carry the CO-OP Network logo\*!

\*A small number of 7-Eleven licensees have chosen not to participate.

**WGLFCU DIVIDEND RATES**

Dividends are declared quarterly based on WGLFCU's earnings and cannot be guaranteed. Share Savings, IRA & Holiday Club dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day. Dividends earn from day of deposit to day of withdrawal. No dividends paid on share savings daily balances of less than \$50. Dividends are paid on the last day of the calendar quarter.

Contact us for current rates or visit our website at **www.WGLFCU.org**. For information regarding fees and rates or questions concerning your account, please contact a WGLFCU representative at 703-750-4394.



**WGLFCU LOAN RATES as of March 24, 2006**

<b>New/Used Auto Loans</b>	up to \$25,000 - 60 mos.	<b>4.25% APR</b>
<b>Refinance &amp; Auto Lien Loans</b>	over \$25,000 - 72 mos.	<b>4.75% APR</b>
<b>New &amp; Used Boat Loans</b>	up to \$10,000 - 48 mos.	<b>7.99% APR</b>
<b>RV or Other Leisure Vehicles</b>	over \$10,000 - 84 mos.	<b>8.25% APR</b>
<b>Home Equity Line of Credit</b> maximum of \$250,000	up to 90% of appraised value	<b>Prime +0% APR</b>
<b>Homeowner Lien Loans</b>	\$5,000 to \$35,000 up to 72 mos. \$35,001-\$150,000 up to 120 mos.	<b>5.49% APR</b> <b>6.49% APR</b>
<b>Personal Loans</b>	up to 24 mos. up to 48 mos.	<b>8.75% APR</b> <b>9.75% APR</b>
<b>VISA Credit Card</b>	<b>11.99% APR</b>	<b>Stock Loans 6.00% APR</b>
<b>Overdraft Protection</b>	<b>12.99% APR</b>	<b>Share Secured 2.00% above Share Rate</b>



**Washington Gas Light Federal Credit Union**

*Fueling Your Dreams - since 1939*  
www.wglfcu.org

P.O. Box 1607, Springfield, VA 22151  
(703) 750-4394/ (800) 952-3999  
(703) 750-7626 fax  
(703) 750-7505 Telephone Teller  
information@WGLFCU.org

**6801 Industrial Road, Springfield Office Hours:**

Monday-Thursday 7:30 am - 4:00 pm  
Friday 7:00 am - 4:00 pm  
2nd Wednesday (monthly) 7:30 am - 1:00 pm

**WGLFCU Surcharge-FREE ATM Locations**

- **Washington Gas Northwest Station**  
11501 Nebel St  
Rockville, MD
- **Washington Gas Downtown Offices**  
101 Constitution Ave, NW  
Washington, DC
- **Washington Gas Springfield Operations Center**  
6801 Industrial Rd  
Springfield, VA
- **Washington Gas Southeast Station**  
4000 Forestville Road  
Forestville, MD

**CU Family Service Centers**

Monday-Friday: 9am - 7pm / Saturday: 9am - 2pm

- **Falls Church Plaza Shopping Center**, 1118 W Broad St. Falls Church, VA
- **Atlantic Outlet**, M-F: 9am-4pm; 40 Schilling Rd, Hunt Valley, MD
- **Springfield Plaza Shopping Center**, 6314 Springfield Plaza, Springfield, VA
- **Comstar Outlets**, M-F: 9am-6pm; Sat: 9am-12pm - 22601-A Gateway Cntr Dr, Clarksburg, MD
- **Hampton Mall Shopping Center**, 9001 Central Ave, Capitol Heights, MD
- 5301 Buckeystown Pk Frederick, MD
- 100 Lakeforest Blvd, Gaithersburg, MD
- **Marlow Heights Shopping Center**, 4003 Branch Ave, Marlow Heights, MD
- **Chessie Outlet**, M-Th: 9am-4:30pm; F: 9am-6pm; Sat: 9am-12pm, 193F Thomas Jefferson Dr, Frederick, MD
- **CU Service Center** 9am-5pm; Sat: 9am-5pm 14527 Jeff Davis Hwy Woodbridge VA
- **Fairfax County FCU**, M-W: 8am-6pm; Th: 9:30am-6pm; F: 7am-7pm; Sat: 9am-1pm, 11307 Lee Hwy, Fairfax, VA
- **State Department FCU Outlet**, M-F: 9am-3:30pm; Sat: 9am-12pm, 3100 Clarendon Blvd, Arlington, VA
- **Washington Telephone FCU** - M-W-F: 9am-4pm; Th: 9am-6pm, 2355 Sunrise Valley Dr. Ste. 100, Reston, VA
- **HEW Outlet**, M: Closed; T-F: 11:30am-7pm; Sat: 10am-3pm, 5746 Silver Hill Rd, District Heights, MD
- M-F: 9am-4pm; 1401 I St. NW, Washington D.C.

Log onto **www.CUServiceCenters.com** or **www.Co-opNetwork.org** to find additional ATMs, Credit Union Family Service Centers, CU Service Centers and Outlet locations near you.

**WGLFCU Holiday CLOSINGS**

**Monday, May 29 - Memorial Day**  
**Tuesday, July 4 - Independence Day**

**SCOREBOARD as of February 28, 2006**

**Members:** 7,149  
**Loans to Members:** \$35,590,798.96  
**Total Shares:** \$58,148,653.88  
**Assets:** \$71,880,686.69