



Washington Gas Light
Federal Credit Union

*"Empowering Members To
Lead More Prosperous Lives"*

Pipeline

Fall 2015



Member Appreciation Day

October 15th is International Credit Union Day! We invite all our members to stop by our Springfield branch, at **6801 Industrial Road, Springfield, Virginia**, to help us celebrate! Enjoy refreshments, enter to win raffle prizes and learn about Credit Union products and services.

Holiday Loan
7.99% APR*
Up To 36 Months
Borrow Up To \$10,000!

Put More Sparkle In Your Season

Whether you're traveling over the river to grandma's house, need gifts for the whole family or want to spruce up your home for guests, a Holiday Loan can come in handy.

Benefits Include:

- A Low Rate That Beats Most Credit Cards
- Loan Amounts Up To \$10,000
- Repayment Terms You Can Live With

Limited Time Offer!

Offer Good Oct. 1, 2015 to January 31, 2016.

Visit:

www.wglfcu.org/specials/holiday, call 703.750.4394 or stop by the credit union to learn more.

*APR = Annual Percentage Rate. Rate based on creditworthiness and amount financed. Rates are subject to change without notice.

 lovemycreditunion.org

Love your savings

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

WGLFCU is excited to offer you exclusive discounts and benefits on products and services you use every day. Here are other ways you can save even more.

- Receive exclusive pricing on most new Chevrolet, Buick and GMC vehicles with the Credit Union Member Discount from GM
- Receive a 10% discount (business members get a 15% discount) on select regularly priced Sprint monthly data service; plus, waived activation fee on new lines and upgrade fees (\$36 savings each)
- Get the safety and security of roadside assistance and more for less than \$1 per week* with Credit Union Auto Club
- Save up to \$15 on TurboTax Federal tax products
- Save on services for your home from ADT, DIRECTV, Allied, and more
- Earn cash back when you shop at over 1,500 online retailers with Love to Shop

Start saving today at LoveMyCreditUnion.org.

*Based on individual roadside assistance plan



CU @ Lunch

WGLFCU continues its FREE "CU @ Lunch" series through the fall. All sessions run 12:00-1:00 p.m. and lunch is provided.

- October 13:
Get Physically & Financially Fit at WGL Springfield
- October 16:
Get Physically & Financially Fit at WGL 101 Constitution
- October 26:
Retirement 101 at WGL Energy Herndon

Reserve your space today by emailing krandall@wglfcu.org or calling 703.750.4394 ext 706.

www.wglfcu.org





President's Corner

Greetings

Summer is gone, and fall is on the horizon. We have a lot to look back on and be thankful for, and so much more to look forward to!

In August, WGLFCU held a very successful two day fundraising event and raised over \$700 for the Leukemia & Lymphoma Society. It was so successful that we held another fundraising event with all proceeds going towards the Leukemia & Lymphoma Society on September 17 & September 18.

I want to extend a HUGE thank you to the WGLFCU staff and Janet Dorsey for donating their time and energy to benefit a great cause. The LLS organization is very near and dear to us at the credit union and we enjoy being a part of such a wonderful movement.

Washington Gas is one of the largest contributors in the DMV area and we are a proud sponsor and partner under the WGL Team for the Walk 4 LLS campaign. If you would like to be a part of the WGLFCU Light the Night Team and walk with us on October 17, please visit <http://tinyurl.com/wglfcu> to sign up.

-Lynette W. Smith, President/CEO

Empowering Members To Lead More Prosperous Lives

Financial Highlights

As of July 31, 2015

Total Members: 7,754
Total Loans To Members: \$34,912,476
Total Assets: \$94,495,817
Total Shares: \$78,421,127

www.wglfcu.org



[facebook.com/WGLFCU](https://www.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.

Co-Op Shared Branch & ATM Locator

Over 5,000 shared branches and 30,000 surcharge-free ATMs nationwide

Find one now at co-opcreditunions.org/locator



Skip-A-Pay - A Gift To Our Members

Everyone likes receiving gifts, and WGLFCU is giving one to you to help increase your cash flow this holiday season. Our Skip-A-Pay is back, and members can skip December's loan payment* to have more money for the things that matter most.

Sign Up For Skip-A-Pay Today!

It's easy and hassle-free. Visit www.wglfcu.org/specials/skip, call 703.750.4394 or stop by the credit union for more details.

*See offer for complete details. Cost is \$25 per loan payment skipped.



Fall Into A Great Low Rate On Auto Loans

It is now easier than ever to get financed for your next car and get out on the road, whether you're looking for a new or used vehicle.



Visit:

www.wglfcu.org/specials/auto, call 703.750.4394, or stop by the credit union for full details.

Auto Loan

Rates As Low As

1.50% APR*

Up To 60-Month Term

115% Financing Of The NADA Retail Value Available



*APR = Annual Percentage Rate. Rates may vary depending on applicants creditworthiness, term and amount financed. 1.50% APR is for new vehicle loans with 80% loan-to-value financing for a maximum of 60 months. Ask us about our additional rates and terms. Rates are subject to change without notice

Contact Us



Holiday Closings

Veterans Day
Wednesday, November 11, 2015

Thanksgiving Day
Thursday, November 26, 2015

Day After Thanksgiving
Friday, November 27, 2015

Christmas Day
Friday, December 25, 2015

New Year's Day
Friday, January 1, 2016