

The INSIGHT



Washington Gas Light
Federal Credit Union

"Empowering Members To Lead More Prosperous Lives"



President's Corner

Greetings,

With summer in the rearview mirror, we are looking forward to a prosperous fall for all our members. We hope that our members stay active in their respective communities during fall and beyond.

As always, WGLFCU is helping raise funds for the Leukemia & Lymphoma Society. We held a fundraiser in August and September that raised over \$2,500.

I want to thank the WGLFCU staff for donating their time and energy to benefit a great cause. The LLS organization is very important to us at the credit union and the WG community and we are honored to be 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 WG 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 15, please visit <http://pages.lightthenight.org/nca/WashDC16/washgaswglfcu> to sign up.

Lynette W. Smith, President/CEO

*Empowering Members To
Lead More Prosperous Lives*

Share The WEALTH!



Refer A New Member In October And You Both Get \$25

Help us spread the word about the great benefits of WGLFCU membership. For every new member you refer, we'll give you and the new member \$25!*

Let your family and co-workers know about the advantages of being a WGLFCU member, so they can prosper, too!

- Higher Dividends
- Lower Loan Rates
- 24/7 Online Banking
- Mobile Banking
- Free Checking With Visa® Debit Card
- Youth Accounts Available
- And Much More

For more information, visit www.wglfcu.org/member-referral.

*Some restrictions apply. See site for complete details.

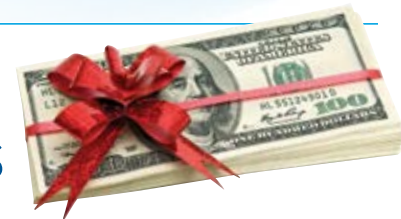
**Refer A
Member Now!**
Bonus Offer Ends
Oct. 31, 2016!



Member Appreciation Day

October 20th is **International Credit Union Day!** We invite all our members to stop by our office 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.

Skip-A-Pay Is Back - A Present To Our Members



If you want more spending money during the holidays, WGLFCU has an early present for you. Our Skip-A-Pay for the Holidays is back, meaning you can skip December's loan payment* to have more money for your gift list.

Sign Up For Skip-A-Pay Today!

Visit www.wglfcu.org, 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.

Make This A Holiday To Remember



Holiday Loans
6.50% APR*
Up To 36 Months

**Borrow
Up To
\$10,000!**

A Holiday Loan can come in handy when you need extra cash for gifts, travel and more. It's an affordable way to get everything for everyone on your list.

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 expires January 31, 2017.

Apply Now

Apply online at www.wglfcu.org, call 703.750.4394 or stop by the credit union to learn more.

*APR = Annual Percentage Rate. Rate based on creditworthiness and amount financed. Monthly payment will be \$306.50 for 36 payments at 6.50% APR on a borrowed amount of \$10,000. Rates are subject to change without notice.

Financial Highlights

As of July 31, 2016

Total Members: 9,050
Total Loans \$40,735,987
Total Assets: \$99,032,836
Total Shares: \$81,927,492

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

Find one of over 5,000 shared branches and 30,000 surcharge-free ATMs nationwide at co-opcreditunions.org/locator



Coming Soon



Your New Washington Gas Light FCU Chip-Enabled Debit Card!

Your new Washington Gas Light FCU chip-enabled Visa® debit card features an embedded chip that improves security every time you make purchases at a chip-enabled terminal. These new cards will be issued to you as your current card expires.

The new credit card Rewards Program, uChoose Rewards, earns you points every time you make purchases using your WGLFCU Credit Card. Plus, earn additional points for shopping at participating national or local retailers, in-store or online. To learn more, visit www.wglfcu.org or visit the uChoose Reward website at www.uchooserewards.com.

Your Path To More Holiday Dough

Our Holiday Dough loan option can help you rebuild your credit while getting you the money you need for the holidays. Apply now to get back on track.

Apply Today!

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

*APR = Annual Percentage Rate. A \$40 application fee must be paid at the time of application. Monthly payment will be \$175.53 for 6 payments at 18% APR on a borrowed amount of \$1,000. Member must be in good standing for at least 90 days. Offer subject to change without notice.

**Borrow
up to \$1,000
at 18% APR* for up
to six months.
Best of all, there's
no credit check.**



Holiday Club

If you have a Holiday Club Savings Account, your funds will now be released November 1.

Holiday Closings

Veterans Day

Friday, November 11, 2016

Thanksgiving Day

Thursday, November 24, 2016

Day After Thanksgiving

Friday, November 25, 2016

Christmas Holiday

Monday, December 26, 2016

New Year's Holiday

Monday, January 2, 2017



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