



Washington Gas Light
Federal Credit Union

*"Empowering Members To
Lead More Prosperous Lives"*

Pipeline

Summer 2015

WGLFCU Donates To WAFF

Gas and heating bills don't always end at the close of winter. For some people, it continues on, which is why WGLFCU has donated \$400 to the Washington Area Fuel Fund, to help provide heating assistance to low-income area residents. We are honored to provide such a donation that can help local families.



More About The Washington Area Fuel Fund (WAFF)

- WAFF is Washington Gas' signature philanthropic program, created in 1983 in conjunction with The Salvation Army. WAFF provides heating assistance to low-income Washington metropolitan residents, no matter what type of fuel they use.
- Since the program's inception, WAFF has disbursed nearly **\$23 million** dollars in energy assistance to these families and has helped more than **267,000 people**. In 2014 alone, more than **\$748,000** was disbursed to more than **6,000 people**.
- Washington Gas pays for all administrative and promotional fees while The Salvation Army assists clients and manages the disbursement of funds. This ensures that 100% of all donations go to heating assistance.

To find out more about WAFF and to donate, please visit washingtonareafuelfund.org.

Access Your Account On Your Tablet

The same convenience you get from banking on your smartphone is now available for your tablet. With the WGLFCU Mobile App, your iPad® or Android™ tablet is your virtual branch, letting you access your accounts at home or on the go.

Use your safe and secure WGLFCU Tablet App to:

- Deposit Checks
- Check Account Balances
- Transfer Funds Between Accounts
- Make Loan Payments
- Review Recent Account Activity
- And Much More!

Download The FREE Tablet Apps Now!



Share The Benefits Of Membership And Get \$50!

You know the benefits and great rates you get from being a member of WGLFCU. Now you can share those benefits with others and earn \$50!*

Let your family and co-workers know about the advantages of being a WGLFCU member, including all the convenient services offered to those who need to access their account on the go, like free checking, mobile banking, home banking and more. You'll get \$50 for referring a new member. Your co-workers and family will get up to \$30 for joining with a checking account and convenient services.*

Refer A Member Today!

Visit our website at www.wglfcu.org or contact the credit union at 800.952.3999 to learn more!

*\$50 deposited into your share account after new member has been active in good standing for 60 days. New members can earn \$10 each for opening a checking account, setting up direct deposit and signing up for online banking with eStatements. Offer valid through August 31, 2015.

www.wglfcu.org





President's Corner

Greetings

As we head into summer, we're offering our members even more - more ways to access your accounts on the go, more sound financial advice to help you save all summer long into the fall.

Let Us Beat Your Current Auto Loan Rate

The summer driving season is a great time to think about trading in your old car and getting the vehicle you want, so we are offering extraordinary summer auto loan rates to help you save on payments, giving you more money to spend while enjoying summer. Contact us for more information.

Welcome New Members

We happily welcome a new group of members, the employees of Dynamic Concepts, Inc. and McBride Real Estate Services. We look forward to servicing their financial needs, and empowering them to lead more prosperous lives.

Thank You!

We hope everyone has a good summer. Remember, if you won't be near the Credit Union on your summer travels, you can always find a surcharge-free ATM or shared branch through the CO-OP Network. As always, we thank you for your membership.

-Lynette W. Smith, President/CEO

Empowering Members To Lead More Prosperous Lives

Financial Highlights

As of April 30, 2015

Total Members: 7,608

Total Loans

To Members: \$33,554,217

Total Assets: \$94,723,749

Total Shares: \$78,097,374

www.wglfcu.org



[facebook.com/WGLFCU](https://www.facebook.com/WGLFCU) [@WGLFCU](https://twitter.com/WGLFCU)

Credit Union Management Team

Lynette W. Smith, President/CEO

Scott Benson, Vice President-Operations

Steve Lilly, Vice President-Finance

Eileen Kwak, Loan Manager

Phyllis Faulks, Branch Manager

Holiday Closings

Independence Day - Friday, July 3, 2015

Labor Day - Monday, September 7, 2015

Save On Summer Travel

Your summer vacation is well deserved, but it can also break your bank account, especially if you take the whole family. There are ways to save, though, while still having a great time.

Travel On Tuesdays, Wednesdays And Saturdays

Since Fridays and Sundays are the most popular days to fly, you'll pay more on those days, so look for better deals on off-peak flight days.

Fly At Off Hours

The best times to fly are between 5-7 a.m. or after 8 p.m.

Follow The 47 Day Rule

Search engine CheapAir found that booking 47 days prior to your intended flight is the way to get the best deal.

Get On The Email List

Signing up to receive emails from your favorite airline or travel site will expose you to more deals. Finding mobile apps from those companies can also help.

House Swap

You can save on hotels by using one of the many house-swapping sites - where you essentially trade homes for a week with someone in the country where you want to travel.

Choose A Less Popular Location

Big cities like Paris, New York and Rome are expensive, especially in peak season. Try secondary cities or emerging markets like eastern Europe.

Stay Close

We've all heard of "staycations," and staying close to home can save on gas and lodging. Find interesting things to do in your area - national and state parks, historic locales, theme parks and more. You can always challenge yourself to take a "one tank trip" that won't let you go farther than you can get on a tank of gas.



Get The Answers To Your Retirement Questions

WGLFCU is having a FREE Retirement 101 "Lunch & Learn" on July 16 from Noon-1:00 p.m. at the Springfield Center in Room 148 A & B. Ask questions and learn valuable information, like:

- What are the major roadblocks to successful retirement?
- How Social Security choices can earn or cost you thousands
- How to avoid investment planning mistakes

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

Contact Us

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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.