

# The INSIGHT



**Washington Gas Light**  
Federal Credit Union

"Empowering Members To Lead More Prosperous Lives"



**CardNav** By CO-OP

## Get Our FREE CardNav App!

When summer transports you near and far, make sure your debit card has an added layer of fraud protection. CardNav gives you full control of your debit card by letting you decide how and when it can be used, allowing you to turn your card on and off, and alerting you when transactions take place. You can even use CardNav to set personal spending limits that help you stay within your budget goals.

Download CardNav at The App Store and Google Play Store.

### Learn More!

Visit [www.wglfcu.org](http://www.wglfcu.org), call 703.750.4394 or stop by the credit union.



# SOAR

## Into Summer

## Launch Your Summer Fun with an affordable loan from WGLFCU

Use the cash for whatever you choose:

- Take the whole family on vacation
- Home or yard improvements
- Pay off a high interest rate loan

Offer  
Expires  
Aug. 31,  
2017!

### Apply Today And Start Soaring!

Visit [www.wglfcu.org](http://www.wglfcu.org), call 703.750.4394 or stop by the credit union to apply.

\*APR = Annual Percentage Rate. Rates may vary depending on applicant's creditworthiness, term and amount financed. Ask about additional rates and terms. Rates and offer are subject to change at any time. Offer expires August 31, 2017.

## Summer Loans

Rates As Low As

**8.99%** APR\*

Borrow up to \$5,000  
For 24 months

## Sell With HomeAdvantage!

Learn More at  
[WGLFCU.org](http://WGLFCU.org)

## What To Know Before You Sell

If you're looking to sell your home this year, here are a few things you should know - and do - before you put your house on the market.

- **Research Homes In Your Area** - You may have a good idea of your home's worth but be sure to check prices of neighborhood homes before setting your selling price.
- **Know Your Loan Amount** - Check the amount owed on your current mortgage.
- **You Don't Have To Choose The First Real Estate Agent** - First-time home sellers are often inexperienced and tend to go with the first agent they meet. Take time to interview potential realtors and learn how your home will be marketed.
- **Ask Questions** - Selling your home is a big deal. Talk to experienced friends and family, or even current and previous neighbors about the process.
- **Clean Up, Spruce Up** - Agents, and eventually buyers, are attracted to tidy, well-kept homes. It pays to make improvements like fresh paint, a manicured yard and a clutter-free space.



## President's Corner

Greetings,

As we make our way into summer, we're offering you more ways to save, more ways to safeguard your accounts and more ways to access your accounts on the go all summer long.

The summer driving season is a great time to think about trading in your old car and getting the new vehicle you want. We are offering incredible summer auto loan rates to help you save on payments, meaning you will have more money to spend while enjoying summer.

As members, it's important that we protect our cards while traveling during one of the busiest times of the year. With WGLFCU's new CardNav app, members can decide when and where their card can be used, get alerts when transactions take place and have the ability to turn their debit card on and off anytime, anywhere.

As a reminder while traveling, you can always find a nationwide surcharge-free ATM or shared branch through the CO-OP Network. Simply visit [co-opcreditunions.org](http://co-opcreditunions.org).

Thank you to everyone for your continued membership and have an amazing summer!

**Lynette W. Smith, President/CEO**

*Empowering Members To  
Lead More Prosperous Lives*



# We're Giving You A

# BREAK<sub>On</sub>

## Auto Loan Rates

Hit the open road in a new vehicle this summer! Or refinance with us and we can BEAT your current rate!\*\*

- Up to 115% financing
- Flexible terms up to 72 months
- Easy online payments
- Close loan via DocuSign® online

### Apply Now!

Visit [www.wglfcu.org](http://www.wglfcu.org), call 703.750.4394 or stop by the credit union.

\*APR = Annual Percentage Rate. Rates may vary based on creditworthiness. 1.50% APR is for new vehicle loans for a maximum of 60 months; terms up to 72 months available. Your actual rate may be higher or vary based on term, application and credit history. Certain restrictions may apply. \*\*We will beat your current rate by .50% and as low as 1.50%. Call for details.

### Vehicle Loans

Rates As Low As

# 1.50%<sub>APR\*</sub>

## Buckle Up

### Protect Your Auto Loan

Did you know that WGLFCU can also protect and insure your car? We offer a variety of insurance and debt protection products, such as:

- Auto Insurance
- Extended warranty
- GAP insurance - helps pay balance of your loan should you total your car
- Credit Life/Disability Protection
- Involuntary Unemployment Protection

Contact us to learn more.



### Financial Highlights

As of April 30, 2017

Total Members: 9,100  
 Total Loans \$45,358,081  
 Total Assets: \$99,348,883  
 Total Shares: \$83,508,691

### Branch Info:

6801 Industrial Road  
 Springfield, VA 22151  
 Telephone: 703.750.4394  
 Toll-Free: 800.952.3999  
 Fax: 703.354.0103  
 Telephone Teller: 703.750.7505  
 E-mail: [information@wglfcu.org](mailto: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](http://co-opcreditunions.org/locator)



## Holiday Closings

**Independence Day**  
 Tuesday, July 4, 2017

**Labor Day**  
 Monday, September 4, 2017

[wglfcu.org](http://wglfcu.org)



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