

The INSIGHT



Washington Gas Light
Federal Credit Union

"Empowering Members To Lead More Prosperous Lives"

We'll Beat Your
Current Rate By
.50%
APR*

MAKE YOUR MOVE In The New Year

**Your resolution to save money in 2019
just got easier!**

Move your auto loan from another lender to WGLFCU and see how much you'll save when we beat your current rate by .50% APR*. That's a vehicle loan rate as low as 1.50% APR*!

Visit wglfcu.org, call 703.750.4394 or stop by to learn more!

*APR = Annual Percentage Rate. Rates may vary based on creditworthiness. 1.50% APR is for new vehicle loans for a maximum of 60 months with 80% financing. Terms up to 84 months are available. Your actual rate may be higher or vary based on term, collateral and credit history. Certain restrictions may apply. Rates are subject to change without notice.

**We will beat your current rate by .50% and as low as 1.50%. Offer does not apply to loans currently financed with WGLFCU. Call for details.



Vehicle Loans

Rates As Low As

1.50%
APR*



Keep Your Resolution!

It's estimated that 40% of Americans make resolutions when the new year rolls around, but only 8% of us are successful in keeping them. Here are a few helpful ways to increase your chance for success:

Simplicity Means Success

Saving an extra \$1,000 this year may seem daunting if you don't know how to start. Simplify the goal to set aside \$20 a week and the task seems less overwhelming. Plus, over the course of the year, you get 52 chances to celebrate!

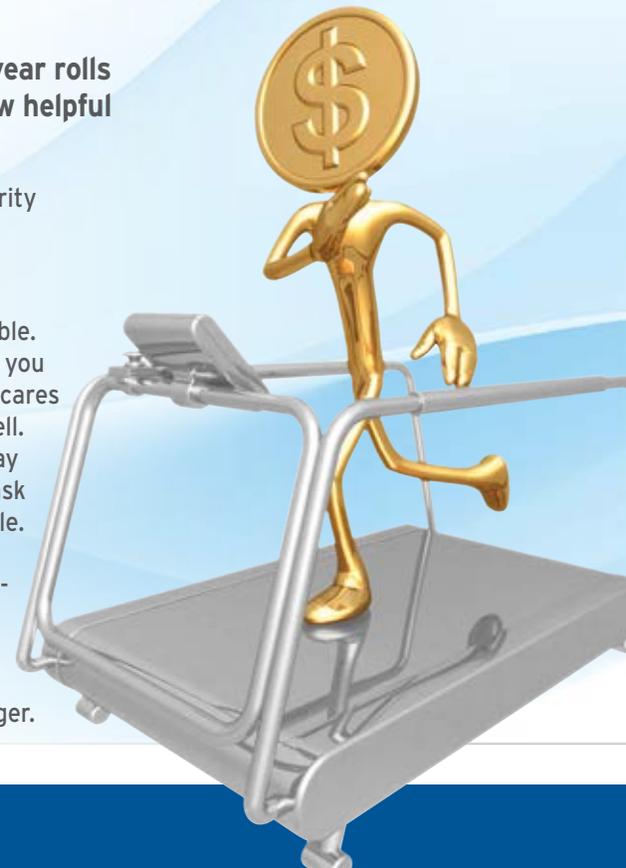
Get Physical

You may not want to lose weight or run a marathon in 2019, but even if your goal isn't physical in nature, science says regular exercise can still help us keep our resolutions. Exercise can help wire the brain in a way that protects memory and critical thinking skills. Considering "I forgot" and "I just can't figure it out" are common excuses

for breaking a resolution, improved clarity and brain function can be helpful.

Get Personal

Recruit someone to hold you accountable. The key is finding someone who knows you well enough to challenge you who also cares for you enough to encourage you as well. For example, let's say you resolve to pay off credit card debt this year and you ask your best friend to hold you accountable. When you pull out a credit card to pay for dinner, your friend can offer a good-natured reminder that putting your meal on credit isn't helping you reach your goal—the kind of reminder you'd easily brush off if it came from a stranger.





President's Corner

Greetings,

Welcome to 2019! Looking back over the last 80 years, WGLFCU has evolved into one of the top healthiest credit unions in the nation with a dedicated membership that spans the globe. This year marks the 80th anniversary, and we have continued to remain strong with the support and loyalty of our new and seasoned members. We are taking strides to continue to enhance the member experience, and provide the most up to date technology offered in our industry.

We happily welcomed the AltaGas merger last July which has allowed us to expand our field of membership and increase the number of energy partners that we continue to serve for years to come. I am pleased to say that 2018 was another fantastic year here at the credit union. As we move forward in 2019 we will continue to enhance our brand and virtual presence providing the most convenient banking experience for all of our members, while continuing to provide exceptional member service.

Here's to a happy and prosperous New Year!

Lynette W. Smith, President/CEO

*Empowering Members To
Lead More Prosperous Lives*

Weatherization Volunteer Event

We were proud to continue our service to the community by joining the Washington Gas annual "Day of Weatherization" event in early November. During this day-long event, 215 volunteers brought the warmth and light of affordable, reliable, sustainable and modern energy to hundreds of local residents who might otherwise have difficulty staying warm this winter or keeping the lights on. Projects included everything from weatherizing homes to installing solar panels. By the time the teams were finished, 105 homes across Washington, DC, Maryland, Virginia, and West Virginia, received improvements designed to reduce their heating and electrical bills.

Set A Reminder For Our Annual Meeting And Product Fair

The 80th Annual Meeting and Product Fair is coming up Thursday, March 14th. As a WGLFCU member, this is your opportunity to enter to win prizes, spend time with fellow members and credit union staff, and to learn more about services available from preferred vendors.

Save The Date March 14, 2019

Product Fair at 3:30 p.m.

Annual Meeting at 4:30 p.m.

Springfield Center

Washington Gas, 6801 Industrial Road

Springfield, VA 22151

Please RSVP to: marketing@wglfcu.org or call 703.750.4394

Board Members Up For Re-Election:

- Kelly Caplan
- Roger Moffatt



Tax Time Is Almost Here

Got plans for your tax refund? See it sooner by up to three weeks by choosing Direct Deposit when you file your return. Funds will be accessible immediately upon deposit into your WGLFCU account.

P.S. Don't forget all WGLFCU Members save up to \$15 on all Turbo Tax Products through www.lovemycreditunion.org/tax-services.

WGLFCU Routing Number: 256075520

Financial Highlights

As of October 31, 2018

Total Members: 8,550

Total Loans \$67,601,042

Total Assets: \$123,478,231

Total Shares: \$98,288,893

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

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



Holiday Closings

Dr. Martin Luther King, Jr. Day -
Monday, January 21, 2019

Presidents' Day -
Monday, February 18, 2019

wglfcu.org



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