

the Credit Line



DECEMBER 2013

WELD SCHOOLS
CREDIT UNION

Surcharge Free ATM

More surcharge-free ATMs than some of the biggest banks. Surprised? You can take advantage of nearly 30,000 ATMs nationwide. Just look for the CO-OP logo. Find an ATM near you at co-opatm.org



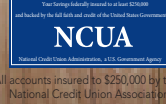
You can find these surcharge-free ATMs at most 7-Elevens, Costco, and Walgreens.

Car Shopping? Looking to refinance your current vehicle?

Make WSCU your first
stop and we'll give you...

All Colorado residents are
welcome to apply!

*Terms and Conditions: This promotion applies to new money purchases of vehicle loans or loan transfers from other financial institutions. It does not apply to refinances of existing WSCU loans. Qualifying loans will include auto, motorcycle, recreational equipment, and motor home loans Only. All credit underwriting standards will apply, including Loan-To-Value financing and evaluation of income, credit, and debt ratio. A.P.R. = Annual Percentage Rate. Subject to credit approval. Rate may vary based on loan amount, term, credit score and loan-to-value ratio. Term of loan will follow normal guidelines. Cash amount varies on the loan amount. If the approved loan is \$10,000 or more cash value is \$100, if the loan is below \$10,000 the cash value is \$50.



Five Smart Holiday Shopping Tips

It's that time again- holiday season shopping. Here are some tips to help ease your wallet and overspending.

- 1. Be smart and develop a budget.** Take a realistic look at your finances and determine your overall spending limit. Then, decide how much you can afford to spend on each individual gift. Do the math and, if need be, adjust your plan to stay within your budget. Costs can add up quickly so know your bottom line and stick to it.
- 2. Develop a gift checklist.** Get a pen and paper, and brainstorm ideas for what you would like to purchase. Beware of impulse -buys, 'specials' and 'deals,' be sure to ask yourself if you would make the purchase if it weren't on sale?
- 3. Shop at stores during off-peak times.** Waiting until the last minute to do your shopping can cause a lot of stress and overspending.
- 4. Go online and research the best prices available.** You may be able to find products online at a discount, and if they offer free shipping that's a great deal.
- 5. Save your receipts!** An item might not work properly or would like to be exchanged for another, which the receipts will be needed!

WCSPERA MEETING

The next quarterly luncheon meeting of the Weld County School and Public Employees Retirement Association (WCSPERA) will be held on Saturday, January 18, at 8:00 a.m. at Bethel Baptist Church Youth Center. Reservations may be made by calling 970-356-7206

WCSPERA membership is open to all residents of Weld County who receive PERA benefits.

Holiday Schedule:

Opening at 10:00 a.m. -12/17
Closing at 2:00 p.m. - 12/24
Closed- 12/25
Closing at 4:00 p.m. - 12/31
Closed 1/1/2014

Salvage Yard

For Sale: Gold prospecting equipment. Pans \$5-10, small sluice box with miner's moss \$60. Hand operated pumps \$40, metal detector \$170, gold genie \$300. Sold individually or as a lot. Call 352-9012

For Sale: Nerium anti-aging night cream \$60. Normally sells for \$95. Call 353-9238.

For Sale: Solid Oak entertainment center (6' tall by 5' wide) with tinted glass doors, solid doors, lighting and two open shelves. TV hold is 35" wide x 31" tall. Asking \$450 OBO. 330-3943

For Sale: Drafting table: Steel bottom with 40" x 60" top with adjustable, sliding drafting arm. Asking \$350 OBO. 330-3943

For Sale: Used Weber Grill in good condition. Asking \$20 OBO. Call 330-3943

For Sale: Portable teaching wireless amplifier. Perfect for teachers or anyone who wants to amplify their voice with less strain. Kit comes with speaker, chord and mic, as well as wireless lapel mic. This works great in a large classroom or gym. Asking \$250. Call 378-1755

For Sale: Amana Distinctions side by side refrigerator. White in color with auto ice/crushed/cubed and water dispenser. 21.4 cuft capacity. Paid \$1,500 it needs repair of \$200. Asking price \$1,000. Only used 1 year.

Stopped working after move. Call 616-2425.

For Sale: Magic Chef Range- White with black flat surface, super capacity, self clean, cook times. Paid \$1,500 used 1 year, moved to new home with range. Asking \$1,000. Call 616-2425

For Sale: BabyTrend Sit & Stand Stroller; includes infant seat with 2 bases. \$75 OBO. Crib/Toddler bed and changing table/dresser; light finish wood \$300 OBO. Fisher Price space saver high chair (hooks to table chair) \$30 OBO. Call 356-5608.

For Rent: Townhome for rent- 509 46th Ave. 2 bedrooms, 2 bath, living room, dining room, kitchen, office, family room, laundry room (w/d) storage area, attached garage. All appliances. \$900 a month includes water, lawn care and snow removal. No pets no smoking. Deposit and references required. 356-8311

Service: Wedding Receptions, Parties, Conferences, etc. A Gathering Place Event Center, LLC is here to help with all your special event needs. Seating for up to 200 guests. Located southeast of Greeley on CR 49, 3 miles south of HWY 34. Call Amy 518-2925.

Services: Painting. Residential repaint specialist serving Northern Colorado for 17 years. Exterior, Interior, Power washing, complete coating needs. WSCU members 10% off. Owner

operated. Call 581-0875 Robb Sherwin. Paint Solutions.

Services: Computer Concepts and Security, LLC. Best computer service rates in Northern Colorado. Do it all for home and small business computers. I want to be your computer man. 388-3317.

Services: Want to get your car looking great again? I offer services from a basic car wash to a full-blown vehicle pampering detail inside and out. Call Jeff 970-584-3703 or visit online at imageautodetailspecialists.com for all my services and pricing.

Services: Hate to sew? Buttons missing? Zipper stuck? Call Jean 351-7941

Salvage Yard Information: Listing an item in the Salvage Yard is free, but you must be a WSCU member. (You may not list an ad for non-members.) You may drop off your listing at the credit union, email it to admin@weldschoolscreditunion.com or call 970.330.9728 and ask for Natasha. **The deadline for submitting items to be listed is the 14th of each month.** **Ads are limited to 45 words or less.** **Ads are limited to 2 per member.** If you would like your listing to appear in multiple issues, please submit it each month. Ads will be published on a "first come, first served" basis as space allows.

Trivia Questions

**Answers are posted on our website under events and promotions page!*

1. Which Actor was the first to play Doctor Who?
2. Which sport would you use find the terms Madhouse, bed & leg?
3. Which country would you find the Dolomite Mountains?
4. Who was the Greek God of Music?
5. What is the largest Island in the world?

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DataCheck: 877.946.9728 or 877.9GO.WSCU

WSCU Hours

Lobby: 9am - 5:30pm
Drive-Up: 7am - 5:30pm
Saturday Drive-Up: 9am - Noon

