



# THE CREDIT LINE

JULY 2015

## SPIN & WIN

a discount on your new or used auto loan.

RATES AS LOW AS

**0.99%**  
\*A.P.R.

Get up to an additional 1.00% off your loan rate, when  
you spin our Discount Wheel with your auto loan.



\* 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. This promotion applies to new money purchases, transfers from other institutions or an additional \$5,000 is added to a current WSCU loan. Qualifying loans will include auto and recreational vehicles. All credit underwriting standards will apply, including Loan-To-Value financing and evaluation of income, credit, and debt ratio. The discounted rate will be .25%, .50%, .75% or 1.00%. Offer begins July 15 and ends September 30, 2015.

## Auto and Home Insurance

As a member of WSCU, you could save hundreds of dollars a year on auto and home insurance with Liberty Mutual.

- Get an exclusive group discount on already low rates.
- Add extra savings when you insure both your home and car.
- Obtain additional discounts based on various factors.

Call today for a free, no-obligation quote!

**Diane Metter**

(720) 489-8400 ex. 7159269

[www.libertymutual.com/dianemetter](http://www.libertymutual.com/dianemetter)



Discounts and savings are available where state laws and regulations allow and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. The insurance offered is not a deposit, not federally insured, and is not guaranteed.

## Is Social Media Making You Spend More?

There are many ways that we spend money or time that we didn't before social media. With the aspirational nature of sites like Pinterest, it's safe to say that one can encounter many budget-breaking temptations by spending time on social media.

### Your Inspiration Station



Pinterest might be the perfect place to score a killer recipe or instructions for a DIY project, but it is also the biggest tempter when it comes to making us spend. While some people use the site to find fun DIY projects that are cheap or repurpose other items, they might not necessarily be coming out ahead either. The downside comes if they choose to spend money on projects they hadn't budgeted for.

### Keeping Up With the Joneses

Perhaps the most insidious ways social media influences our spending is through social pressure or suggestion. Did your friend just tweet, Instagram, Pin or share their delicious meal from that new brunch place? Now you're craving those waffles and you have to go! Sure, a meal out here or there may not set you back too much. But what if your friends are sharing pictures of their new house, their kitchen renovation, or their new car -- and you start to feel a nagging sense that you need those things, too? These are things that break your budget, or aren't even items in your budget to begin with.

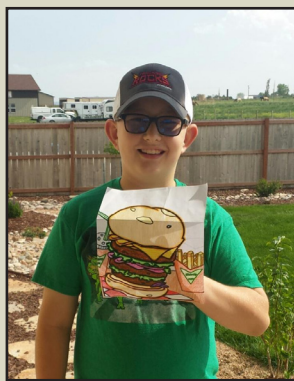
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## Member Appreciation Day

Thank you WSCU members for another successful Member Appreciation Day. Despite the rainy weather, we had a great turn out with over 300 hot dogs grilled and served!



Our winner of the Grill was Cindy



WSCU's Youth Club members had a coloring contest for Member Appreciation Day. We asked the kids to share with us their favorite BBQ food. Here are a few of our entries including the grand prize winner Masen S.

## Discount Tickets

### Elitch Gardens

Tickets can be purchased through WSCU for \$27.99, or a season pass for \$64.99 for a limited time! The season pass includes a parking pass. Find more info on our website!

### WaterWorld

World World tickets are available at WSCU. **Tickets can only be purchased online at [WeldSchoolsCU.com](http://WeldSchoolsCU.com).** The link can be found under the Current Events and Promotions icon on the home page.

Water World tickets are \$30.15, tax included. Seniors pricing (60+) is \$9.35 tax included

## Community Safety & Awareness Day

Come join us at this FREE event where you can check out a helicopter, fire trucks, police cars, military vehicles and more! There will be kid and family activities for all ages.

**Saturday, August 8<sup>th</sup>**

**9:00 - noon**

**SAM's Club Parking Lot**

(3247 23rd Ave, Evans CO)

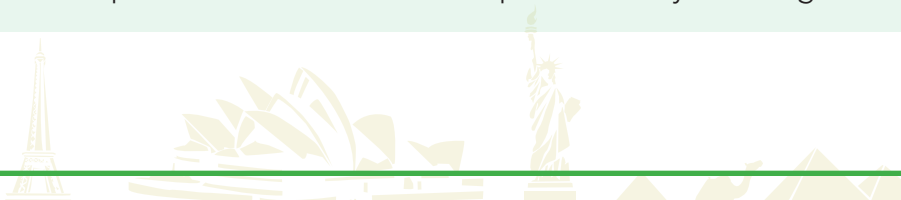


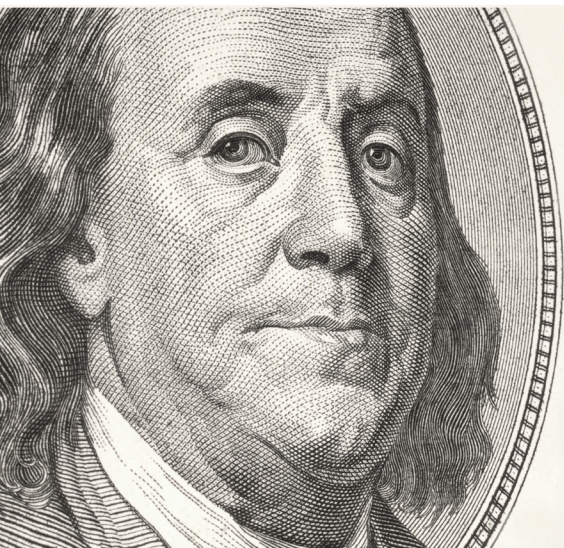
## PASSPORT

to an endless summer



Are you going on vacation this summer and need foreign currency? WSCU offers next day service on foreign currency for a small fee. Stop in before you leave and save time by not having to stop at unknown banks and airport currency exchanges.





It's time to get your cash flowing again.

Easy access to cash for whatever and whenever you need.

Apply for a Line of Credit loan from WSCU

## Continued...

### Viral Marketing

Another social medium luring us into the spend-more trap is viral content. Lately, I'm seeing more of my friends sharing funny article lists that are actually subtle ads for various products and how-to articles written by brands. Content marketing, a marketing strategy that uses videos and articles to reach consumers, has been growing as companies look for new ways to target potential shoppers and get them to share content online. These subtle ads may persuade us to buy things we might not need or to spend more on a brand that we have a good association with. For example, I might decide to spend a few more dollars to buy a name-brand product rather than a generic brand because I liked their viral video. This might not seem like a big deal given that it's just a few dollars. But it can add up.

### What You Can Do

If you're trying to cut back on your spending, or just don't want those laser-targeted ads, consider opting out from online behavioral ad's by registering your IP address with the Digital Advertising Alliance. It won't make the advertisements go away, but it will make them less tailored to you. There will always be ads, as will the temptation to spend beyond your means. It's during these times that you need to remember to ask yourself:

- Is this a want or a need?
- Do I have it in my budget to spend on this?
- Can I plan for this expense by creating a savings goal?
- Is there a better way to spend this money?

Credit.com March 9, 2015. By Amanda Reaume

## 2015 Upcoming Holiday Closures

Independence Day	Saturday, July 4 - Drive-up Closed
Labor Day	Monday, September 7
Columbus Day	Monday, October 12

## Deposit Rates

Savings / Checking Accounts	APY*
Share Draft Checking	
\$0 - \$49,999.99	0.01%
\$50,000 and Over	0.001%
Regular Share Savings	
\$0 - \$49,999.99	0.01%
\$50,000 and Over	0.001%
Vacation Club	
\$0 - \$49,999.99	0.01%
\$50,000 and Over	0.001%
IRA Shares	
\$0 - \$49,999.99	0.01%
\$50,000 and Over	0.001%
Money Fund Accounts	
\$0 - \$49,999.99	0.01%
\$50,000 and Over	0.001%
Certificates of Deposit	
3 Month Term	0.05%
6 Month Term	0.05%
12 Month Term	0.10%
18 Month Term	0.10%
24 Month Term	0.15%
30 Month Term	0.15%
36 Month Term	0.20%
48 Month Term	0.25%
60 Month Term	0.30%

\*APY = Annual Percentage Yield, as of December 1, 2012. Rates are subject to change at any time. Minimum opening deposit on certificates of deposit required. A penalty for early withdraw may be imposed on certificates of deposit.



## Salvage Yard

**For Sale:** 2002 R-vision 36 ft. Class A motorhome. 10,500 miles. Excellent condition For more info call 392-2548.

**For Sale:** Beautiful charcoal gray, Stafford men's trousers waist 55, inseam 30, never been worn. Purchased price \$70, selling for \$35. Call 352-2976.

**For Sale:** Several pieces of Samsonite luggage, some new, some used, green or black, various styles. \$15-\$50. Call 352-9276.

**For Sale:** Wireless modem/router; Actiontec--300 Mbps; used 3 months. \$55. Call 353-4061.

**For Sale:** Baby chicks 6 weeks old. Spangled Old English Game Bantam. Call 970-388-4544

**For Sale:** collection of 20 bells, assorted styles and sizes, glass, ceramic, brass and copper. Asking \$40 for all. Bohemia lead crystal liquor decanter with 4 glasses. Never used. Asking \$35. Call 970-

506-0959

**For Sale:** Beautiful camelback sofa in jewel tone colors. Originally purchased at Fossil Creek Gallery in Ft. Collins. Matching newly upholstered chair from the 30/40's same jewel tone colors. Also, Butler's tray coffee table. All three pieces are in mint condition. You must see to appreciate. \$1,100 for all three pieces. 970-397-9452.

### **For Sale: Animal Portraits:**

Quality acrylic paintings of your favorite pet, created by local art instructor. Prices range from \$75 and up, depending on the size and detail. You provide the quality photo and the creativity begins! Unique gift for the animal lover in your life.  
sallyknight2003@yahoo.com

**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.

### **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@WeldSchoolsCU.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. After she died, whose family found 40 hand-bound volumes of more than 800 of her poems?
2. Who was the first person to place a phone call to the Moon?
3. As a matter of physics, what is the problem with being invisible?
4. What brand new team set a record when it lost 120 games in its maiden season in 1962?
5. The furthest point in the world from any ocean is Urumqi, 1,645 miles inland. What country is this found in?

### **WSCU Hours**

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