



# THE CREDITLINE

APRIL 2017

Money doesn't grow on trees, however there is money in your **Home...**



Let us help you find

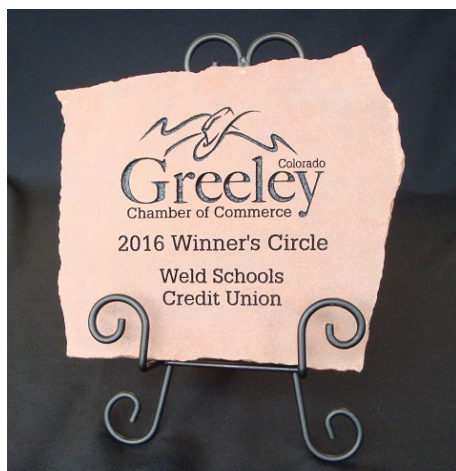
**IT!**



Home Equity Loans Start at 3.25% A.P.R.\*

**No Closing Costs • No Appraisal Fees • No Kidding** \*See reverse side for details

## Greeley Chamber Awards WSCU



Your Weld Schools Credit Union was one of 3 recipients of the Winner's Circle Award given on February 23, 2017 at the Greeley Chamber of Commerce Annual Dinner.

The Winner's Circle is awarded

each year to Greeley Chamber investors that have a history in the community, made a positive impact and shown innovation.

There were 875 people in attendance and the award was received by Jolene Yates, WSCU's Marketing Director. As Jolene accepted the award, Jolene challenged other businesses to "let" their staff/employees pay to wear jeans for non-profits in the community. She also made it very clear that the credit union philosophy of "people helping people" wasn't just words but core values of WSCU's excellent staff. WSCU's Board of Directors and Executive Team were in attendance at this prestigious event.

## Mobile Banking

**There's an App For That!**

WSCU has a mobile app for Apple or Android. Download the app to your smartphone or tablet. Stay connected to your WSCU accounts.

With Mobile Banking, you can:

- Quick balance - view account balance without logging in
- View running transaction balances for accounts
- Access each share account
- View posted and pending transactions
- Transfer funds from Share acct's.
- Find a surcharge-free ATM
- View graphs of spending patterns and balance patterns
- Let your Credit Union know you will be using your WSCU debit/credit card out of town
- Keep a close eye on your accounts to avoid/detect fraud

Just download the app from the Google Play Store or the Apple Store depending on your smart phone. If you have any questions call one of our friendly member services staff to walk you through the process.

## Home and Garden Show

Thank you to all the members and non-members that visited WSCU's booth at the Home and Garden Show.

We gave out "samples", shopping bags, special note pads for our members as well as had a couple of contests.



The winner of "guess the amount of cash in a box" was our very own member/owner Diane H. as pictured above. The winning answer was \$131.00!

The grand prize winner of "guess the number of pennies in the pig" was Reyna M. pictured below.



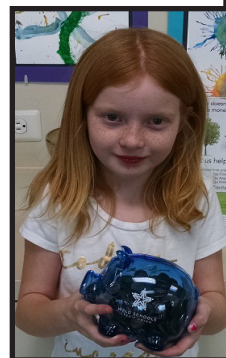
The number of pennies was 826. Reyna won that amount of pennies in the pig as well as a \$25. Reyna's grandmother said Reyna really analyzed the pig and took a long time to write her answer down.

Other winners with answers that tied were:

Eli



Kelsey



Addie



Each won a piggy bank with \$5 in pennies. Congratulations!

## Annual Meeting Great Fun!

Thank you for a great Annual Meeting. On February 25th at the Greeley Country Club, we had 133 members and guests in attendance, a great meal and a business meeting. We recognized longest term and newest term members in attendance, then gave away cash prizes. Many members commented on how fun the event was, as well as worth their time because they won cash! Member/owner Henry R. was very kind and provided piano music as people arrived. It was a great impromptu addition that we hope will become tradition!



Henry R. playing the piano.

Member/owners enjoying conversations at the WSCU Annual Meeting.



## Upcoming EVENTS

### Member Appreciation Day 2017!

Join us for "Fun In The Sun"

Friday, June 2nd

at Weld Schools Credit Union

11:00 a.m. - 2:00 p.m.

Hot Dogs and Ice Cream

Fun and Games!



WeldSchoolsCU.com  
970.330.9728

## Shred Day

Saturday, May 13th

**9 a.m. to 11 a.m.**

WSCU Parking Lot  
2555 47th Avenue, Greeley



Come and bring up to four small boxes and watch your documents destroyed on-site. It's a simple, quick and free step you can take to help prevent identity theft.

## Regulation D

Regulation D is a federal regulation that requires WSCU to limit the number of withdrawals from non-checking accounts without a signature. You may have up to six withdrawals or transfers among savings, money fund, and holiday and vacation club accounts in each month.

This includes:

- HomeLink (online banking)
- DataCheck (telephone banking)
- Overdraft transfer from savings
- Phone requests
- Automated clearing house (ACH)
- Check card transactions

Regulation D limitations do not include the transactions that are:

- Completed in person
- Signed transfers by mail
- Transfers to a WSCU loan
- Signed night drop requests
- Requests for a WSCU official check payable to you

Failure to observe Regulation D limits will result in items being returned. For more information on Regulation D, log onto: [www.WeldSchoolsCU.com](http://www.WeldSchoolsCU.com)

## Dormant Account

Please remember to make at least one transaction your on savings and checking account once a year. A \$5.00 per month Account Inactivity Fee is charged when there is no transaction of any kind posted on a member account for one year. This fee is waived under the following circumstances:

- Member is under the age of 18
- Member has a certificate of deposit
- Member has an active WSCU loan account
- Aggregate of all shares accounts=\$250.00 or greater

However, if these accounts are not used in 5 years, WSCU must close the account and send the funds to the Colorado Department of Treasury Unclaimed Property Division ('Colorado Payback' Program).

## THANK YOU!

WSCU Staff and Board of Directors would like to thank all of our members who voted Weld Schools Credit Union "The Best of Greeley" credit union.

Your WSCU staff's picture will be in the April 2017 edition of The Best of Greeley & Weld County Magazine. We will have a copy of it in the WSCU lobby.

## VISA Cash Advance Fee to Change

The VISA cash advance convenience fee will go from a flat fee to a tiered rate fee effective July 1, 2017. This is a pass through cost that the credit union is being charged by the processor.

<u>VISA Cash Advance Amount</u>	<u>Fee</u>
\$25 - \$500_____	\$5.00
\$501 - \$750_____	\$7.00
\$751 > _____	\$10.00

## Salvage Yard

**For Sale:** Horse Tack— See pics at [www.allthingshorses.com/tackandsupplies](http://www.allthingshorses.com/tackandsupplies)

\*2013 Cashel 15' Trail Saddle \$1475

\*Nettles brand custom Trail Blazer wood stirrups \$175

\*Quality working/ heavy duty 1" BB Headstall w/simple Conchos \$110

\*2 Nice saddle blankets (thin and thicker) \$15 & \$25

\*Smart brand felt cinch (Good Shape) \$25

\*Slobber straps (shorter length) custom \$40

\*Myler bit MB 33, wide and tongue relief with low port \$95

\*Horse hair brn/blk mecate rein 1/2' by 20' \$85

\*Like new set of durable quality fly boots (brown) mesh type \$35

\*Most unique bright/wild colored wild rag design size 34" x 34" \$25

\*Please Note: I WILL make pkg. deals if you buy at least 3 items at one time!

Call 970-897-2471 or email Lori at [spur@ezlink.com](mailto:spur@ezlink.com) to discuss and can arrange for pick up too.

**For Sale:** 17.5 Trek 24 speed black bicycle- excellent condition recently serviced. Asking \$150.00; Call 970-339-5872

**For Sale:** Oak lighted hutch, good condition, asking \$100; Call 970-339-5872

**Wanted to Buy:** Condo- 2 BR, 2 Bath, Ground Floor, 1+ Car Garage. Ready for immediate purchase, call Harold at 970-405-4008.

**Service:** Housekeeping or spring cleaning all year long. Very efficient, reasonable, dependable and honest. Call Cheri for more information at (970) 685-9486.

**Service:** Painting jobs with BRACKEN PAINTING 15+ years of experience; free estimates! "Change a color, change your life!" Contact Mick: 970-381-1013

**Service:** Wedding Reception, 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.

**Service:** Summer Tutoring includes but not limited to special needs. Help make your child's next school year successful! Call Lori Preshaw at 970-576-9383, Certified Substitute Teacher.

**Service:** Elementary through adult tutoring based on a thorough educational assessment and evaluation at \$35 per hour. Quality instruction personalized for all levels and subjects by Kimberly Wills, a Master teacher with credentials in K-8 education and curriculum and instruction. Contact Kimberly at 970-396-3617 [kimbryld9@gmail.com](mailto:kimbryld9@gmail.com)

Our Roots are in education; now our Membership is branching out ... if you live in Colorado, you may apply for membership. **Tell your family, friends and neighbors!**

**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](mailto:admin@WeldSchoolsCU.com) or call 970.330.9728 and ask for Jolene. **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.

## 2017 Upcoming Holiday Closures

May 29th - Memorial Day - WSCU Closed



**WSCU**

970-330-9728

Apply Online  
[WeldSchoolsCU.com](http://WeldSchoolsCU.com)

If you live or work in Colorado, you can apply for Membership with WSCU... So don't let that stop you!

2555 47th Ave. Greeley, CO 80634

**Home Equity Loans  
Start at 3.25% A.P.R.\***

Limited time only\*\*

\*A.P.R.=Annual Percentage Rate. Rate dependent upon credit worthiness. Restrictions apply. \$25 will be transferred into a new member savings account at opening. Check with WSCU for complete details. Verification of homeowner's insurance required to close loan. HELOC Quarterly Variable maximum A.P.R. that can apply is 18% or the maximum permitted by law, whichever is less. However, under no circumstances will your rate go below the WSCU Floor Rate which is as low as 3.25% A.P.R. To refinance an existing WSCU home equity loan, \$5,000 must be added to the balance. Equal Housing Lender.

\*\*Offer valid 02/01/2017 until 04/30/2017.



THE  
CREDITLINE



Published by  
Weld Schools Credit Union

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[www.WeldSchoolsCU.com](http://www.WeldSchoolsCU.com)

DataCheck: 877.946.9728 or 877.9GO.WSCU

### WSCU Hours

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

