



THE CREDIT LINE

APRIL 2019

The benefits of membership are many... WSCU has great loan rates!

Refinance Your Home with a 5, 10, or 15 year Mortgage, Or Open a Home Equity Line of Credit (HELOC)

Act Now! Make sure your loan application is submitted by April 30th and we will honor this promotion!



NO Closing Costs
NO Appraisal Fees
NO Obligation
NO Kidding!
Limited Time**
Apply online at
weldschoolscreditunion.com

**Offer Valid 02/01/19 to 04/30/19

Home Equity Loans

*Sweetheart
of a deal!*

If you live or work in Weld County,
YOU can be a member.

We LOVE our Members!



Rates as low
as **3.495% A.P.R.***



WELD SCHOOLS
CREDIT UNION
NMLS 399914

www.WeldSchoolsCU.com  2555 47th Ave. Greeley, CO 80634  970-330-9728

Fine Print: *A.P.R. = Annual Percentage Rate. Rate dependent upon credit worthiness. Restrictions apply. \$25 will be deposited into a new member savings account at opening. Check with Weld Schools Credit Union (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 3.495 % A.P.R. To refinance an existing WSCU home equity loan, \$5,000 or more must be added to the balance. Equal Housing Lender. NMLS 399914. All accounts insured to \$250,000 by the National Credit Union Association.

**Offer valid 02/01/19 until 4/30/19.

The benefits of membership are many... WSCU provides a safe way to destroy personal documents and keep electronics out of the landfills!

Shred and Electronics Recycle Day

Saturday, May 11th 9:00 a.m. to 11:00 a.m. Weld Schools Credit Union will have a Shred and Electronics recycle day. This annual event is for the benefit of our members. You may bring up to three (3) boxes of paper to be shredded while you watch. Also we will have an Electronics Recycle Day... Almost anything with a cord can be recycled and saved from our landfills. We say almost because we can NOT take large appliances. You may bring multiple electronics, however, you may only bring one (1) TV or monitor per member.

We will be in the Weld Schools Credit Union parking lot from 9:00 a.m. to 11:00 a.m.

2019 Upcoming Holiday Closures

Memorial Day Monday, May 27th

The benefits of membership are many... WSCU provides grants through the Education Assistance Fund to educators who are also members.

Education Assistance Fund

The Jeri Cranwell Education Assistance Fund (EAF) committee has just approved the following list of grants to be paid out this spring.

• Fred Tjardes School of Innovation	Coding Robots and Montessori Golden Beads	\$539.99
• Winograd K-8	Scholastic Books K-8	\$500.00 Foster
• Briggsdale School	2 Dell Latitude Laptop Computers	\$534.00
• WestRidge Academy	Materials for Benches	\$470.00
• McAuliffe STEM	Alternative seating	\$460.00
• Union Colony Elementary	Battle of Books	\$400.00
• Briggsdale School	Hydroponics	\$515.00
• Highland Elementary	Battle of Books	\$312.00
• Billie Martinez	Yarn and Knitting Needles	\$300.00
• Galetton Elementary	US/World wall map on Roller	\$350.00

The EAF has now provided over \$125,000.00 to Weld County Classrooms! Next time you may apply is October 15, 2019. Please consider applying for funds for your projects. The application is online at weldschoolscu.com.

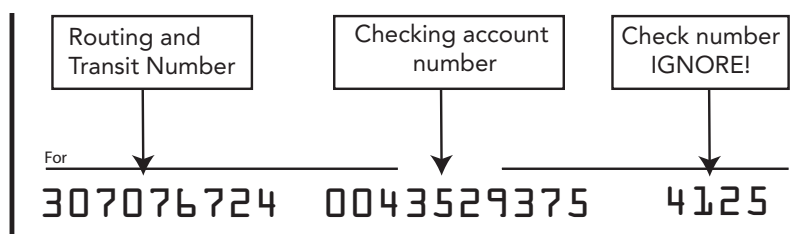
Checks Ed.

Questions you're afraid to ask!

Q: Halleluja, I am getting a tax refund this year! What numbers do I put down for my checking or savings account so the IRS can deposit my money faster with no hassle?

A: The numbers you give to the "tax person" for your refund are very important. If you want the refund in your checking account then look at your personal checks. The first group of numbers on the bottom, left hand side are your Routing and Transit Numbers for WSCU, 307076724. The next set of numbers in the center is your checking account number. The last set of numbers you need to ignore, as they are the actual number of the check you are looking at!

Here is how it breaks down at a glance:



If you want your deposit to go into your regular savings account, then provide WSCU's routing number and your member number.

More questions? Call us at (970) 330-9728

Tell friends, family and neighbors that they can be a member of WSCU. Share with them about your credit union's great loan rates and friendly personalized service.

A Letter From Your President

Hello Everyone

When is the last time you talked about your credit union with friends and family? It's just not a common topic that naturally comes up in conversation, and yet every month we see the results of you talking with your friends and family about us as they come in to join. Routinely 2/3rds of new people coming in are because of you, and I think this speaks as highly of you, as it does of us. As a small, locally based non-profit credit union, our whole focus is doing well for you. As an added benefit, we have a good chance of getting to know you as a person, and that adds value to everything. New members coming in help us feel successful that we are reaching our goals of personal service, and so we thank you for that.

By referring others, you also are doing something great because as you know, the credit union is more than just a place to 'bank'. Sending your friends and family does them as much of a favor as it does also for you, because this growth helps us become stronger for you and continue providing great service into the future, not to mention favorable loan rates almost regardless of where you compare. As I often tell people, credit unions are always a better deal, and when it is a local credit union, that's even better.

A few announcements:

- Summertime is coming, and did you know we do RV loans? Think about the possibilities.
- We have a good credit card program, and so consider putting us in your wallet.
- Have you recently purchased a car and financed it at the dealership? If so check with us, since there is a good chance we can meet or beat that rate, and you would be able to bring your *loan home* to the credit union.
- Speaking of 'home loans', our current home equity loan special ends April 30th, and so be sure to drop by for a quote, pay no closing costs and no appraisal cost.
- Last, if someone calls you and is demanding payment or account numbers, don't be fooled – there are a lot of scams out there, so watch your wallet!

Have a fun and rewarding spring.

Dave

Dave Brown
President,
Weld Schools Credit Union



Don't Let Checks Bounce Because of Reg 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 in each savings, money fund, holiday or vacation club account per 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. (bounced checks!) For more information on Regulation D, go to: WeldSchoolsCU.com

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

Salvage Yard

Greeley West High School FFA Greenhouse Plant Sale

Support the students and buy plants for your home and garden.

Friday, May 3rd 3-6

Saturday, May 4th 8-4

Sunday, May 5th 8-4

See you at the Greeley West HS Greenhouses. Shop early for the best selection!

For Sale: More Hand-knit baby blankets \$20; winter scarves \$5. All proceeds go for our Veterans. Call (970) 353-7501.

For Sale: Pianola Player Piano- pump and electric. Comes with 60-70 player rolls. Asking \$2,500. Call (970) 686-7081.

For Sale: Titan Red Accordion, Made in Italy. Asking \$300. Call (970) 686-7081

For Sale: 2 Oak End Tables, oval in shape for living room or bedroom. \$40 for both, Call (970) 631-7416

For Sale: 2 Cemetery Plots - Sunset Memorial Gardens 139 D block spaces 1 and 2. Located in the Garden of the Good Shepard. Asking \$1,800 each and 1/2 of the transfer fee. Call (970) 397-1722

For Sale: Small sized black genuine leather duffel bag with lots of pockets and features. Asking \$35 obo. Call (970) 352-9276 or (970) 590-2132

For Sale: Solid Wood Alder Hill Mid Wall King Size Bed "Google" the name to see amazing details. 61.5" height by 112.5" width by 17.75 deep. 15 cubic foot storage in a small foot print. Headboard also has mirror that sets in middle of headboard. Paid \$4,000, asking \$1,000. Call (970) 405-3758.

For Sale: Bariatric Full Electric Bed and Mattress - oversized, only used 3 months. Complete instructions are included and will deliver locally. Paid \$2,800 and asking \$1,400. Call (970) 396-4567.

Member Appreciation Day!
Friday, May 31st 11-2 at WSCU

For Sale: BROTHER ELECTRONIC TYPEWRITER with display, complete with user's guide, ribbons and tape. Asking \$70.00 obo. Call (970) 352-9276 or (970) 590-2132

For Rent: House with 2 bedrooms and 1 bath with basement. Extra large garage. In Evans on quiet street. Large lot perfect for small family with children. Call (970) 405-9046 for more details.

For Sale: Single Family Home built in 2002 with a 2.26 Acre lot in Subdivision: Casa Loma. Severance. Some of the best views in Colorado! Bring your horses! Fabulous master suite with 2 sided fireplace has a sitting room/office that will become your favorite room in the house. Main floor has a beautiful entry, a formal living room, family room with FP, formal dining, kitchen and breakfast nook. Upstairs there are three bedrooms and a study. The basement has a rec room wired for surround sound, an additional bedroom and two large storage rooms. Producing fruit trees. Large patio plumbed with gas. Asking \$685,000 Call Brian at (970) 219-0281

Service: Cake Decorating Lessons. Learn the basics or more advanced decorating techniques. For more information, call Lynda at (970) 339-5774.

Service: Order a custom cake for weddings, anniversaries, birthdays, graduations or any other special occasions. Choose your favorite flavor and your design. Call Lynda at (970) 339-5774.

Service: Flute Lessons. Quality instruction for all levels with personalized, creative methods for children through adults. Shanna has a Bachelor's degree in Music Education, a Master's Degree in Conducting and has also done 7 levels in Suzuki training. Call Shanna at (970) 590-4695 www.shannasflutestudio.com.

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

Service: Tutoring 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 kmbrlyd9@gmail.com

Service: K-5 TUTORING **Keep your elementary student on track for successful learning.** Call LORI PRESRAW. Don't let your student fall behind! \$25/hr. Call or text (970) 576-9383 or email loripresraw@live.com

Service: Painting jobs with BRACKEN PAINTING 15+ years of experience; free estimates! "Change your color change your life." Now building fence and custom corrals. Contact Mick at (970) 381-1013

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 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.

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Published by
Weld Schools Credit Union



2555 47th Avenue, Greeley, CO 80634
p: 970.330.9728 f: 970.330.1668
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

