



# THE CREDITLINE

AUGUST 2018

 **WELD SCHOOLS CREDIT UNION**

Rates  
as low as  
**0.99% APR\***

**Let's Celebrate!**  
**IS COMMUNITY BASED!**

**If you live or work in Weld County,  
you can apply for Membership!**

**Spin the wheel to get a discount  
on current LOW LOW Loan Rates\*\***



Wheel of Discounts

The Fine Print-Terms and Conditions: \*APR= Annual Percentage Rate. Subject to credit approval. Rate may vary based on loan amount, term, credit score and loan-to-value ratio. \*\*Qualifying vehicle loans will include auto, motorcycle, recreational equipment, and motor home loans. Promotion applies to new loans or by adding \$5,000 to a current WSCU loan. Share and CD secured loans, unsecured loans, and all mortgage loans are excluded. Interest rate floor is 0.99% APR. All credit underwriting standards will apply, including Loan-To-Value financing and evaluation of income, credit and debt ratio. Term of loan will follow normal guidelines. If a member brings an offer for a rate with a longer-term repayment from another institution, WSCU may be able to beat the interest rate, but may not be able to match the term. The member must provide proof of the offer such as an agreement from a dealer (on dealer letterhead) stating the interest rate & financing detail. In case of a refinance, a copy of a periodic statement or promissory note listing the loan & rate terms will need to be submitted.\*\*\*Membership is open to anyone who lives or works in Weld County; Apply for membership or loans online at [WeldSchoolsCU.com](http://WeldSchoolsCU.com)

**Hurry! Discounts only available from August 1 - September 30, 2018**

## Weld Schools Credit Union Achieves Community Charter

In July of this year, the Colorado Division of Financial Services granted Weld Schools Credit Union a Community Charter. This means that as we retain our primary and core focus on the schools and all who provide education for the community, your friends and neighbors who live or work in Weld County are now also eligible for membership.

This new phase recognizes the long standing commitment you've had in your community through this credit union. As many of you know, not only do we provide financial services to all who work in the schools, a part of the proceeds from operating comes back to the schools through various donations including the Education Assistance Fund (EAF). This year, the Board of Directors has doubled the commitment to the EAF, and since its inception it has given back over \$120,000 to classroom education. Starting with our connection to the schools, WSCU has evolved over time to become more focused on the entire community, and the staff also participate through donations to wear jeans, which are distributed to a number of worthy organizations.

We are working to enhance relationships with the Weld Food Bank and Guadalupe Community Center who are filling a critical gap to help those in most need. This is what being in the community is all about, and you are a part of the credit union family.

Please join in the celebration of our achieving Community Charter, and tell your friends and family about WSCU. We are, and continue to be "People Helping People." Together, we accomplish more.

**Reminder:  
WSCU will be closed  
Monday, September 3, 2018  
for Labor Day.**

## Salvage Yard

### Looking for a volunteer opportunity?

The Community Grief Center is seeking retired educators and counselors to help facilitate their youth support groups. If interested, please contact Dr. Debby Baker at (970) 506-4114.

**For Sale:** 2001 Harley Davidson Road King (FLHRI), 16,000 Miles, Garage kept, Immaculate condition, Many extras, Title in hand, Asking \$8,000 Call or Text (970) 576-8174

**For Sale:** 5 acres, 15 miles east of Eaton. Road access & well permit. Leave a message: 970-656-3745.

**For Sale:** 2004 Jayco Eagle 5th Wheel Camper. Very good condition. 2 slide outs, living and kitchen area and bedroom area. Unique to Colorado as it's fully winterized with complete skirting. Awning and outdoor lights. Includes truck hitch. Asking \$12,000/OBO. Contact (303) 659-5786.

**For Sale:** More Hand-knit baby blankets \$20; winter scarves \$5. All proceeds go to Honor Flight of Northern Colorado. 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 \$359. Call (970) 686-7081

**For Sale:** Franklin the 4 year old Corn Snake comes with his tank and is available for adoption. Asking \$80. Call (970)443-8926.

**For Sale:** Subaru Outback black cargo liner and retractable cargo cover for 2010 model. Used but in great condition. Might fit models through 2013. Will sell separately or together. Asking \$15 for liner and \$25 for cover. Call (970) 330-3028 to leave a message.

**For Sale** Like New Queen Size 7" thick, firm, memory foam mattress. Will also include a "like new" egg crate topper, a Bamboo pillow, and 2 sets of sheets in the deal! Asking \$250; Also sell the metal frame (14" tall), for an additional \$100. Call (970) 631-7416

**For Sale:** Heavy Duty Greenhouse 40' by 18' - 720 square feet. Located in Ault, you dismantle and haul. Asking ~~\$10,000~~ now \$5,000; call (970) 834-2686.

**For Sale:** McCall McLite Saddle - 2016 all around saddle has a 15 1/2" seat, with standard quarter horse bars, only weighs 23 lbs! Has the dropped rigging, comes with rear cinch, and 3" bottom wood stirrups. If you know McCall saddles, they fit lots of horses, good fitting and good using saddles! This one is just getting broke in and selling because it is too big of a seat for me. I can help with saddle fit, so come and try it out on your horse. Asking \$2,200 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 \$1,500 each. Call (970) 397-1722

**Want to Buy:** A VHS player in good working condition. Call (970) 353-0596

**For Sale:** 80 Acre horse/cow property in Carr Area- 2108 SF home, insulated horse barn/ shop, multiple out buildings and pipe corrals, 3 automatic waters. Completely fenced and cross fenced in 4 pastures, 2 wells, RV clean out. Ag zoned, \$500,000. Contact Nathan at (970) 988-8295 or (970) 460-4444

**For Sale:** Restored 1960 Chevy Classic Pickup, 4 wheel drive, Automatic Transmission, 350 engine, Power brakes, Power steering, Chrome rims, Beautiful blue. Asking \$15,000 cash. Call (970) 897-2667

**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](http://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:** 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 [kmbryld9@gmail.com](mailto:kmbryld9@gmail.com)

**Service:** SPRING READING TUTORING K - Adult reading skills, conversational English, special needs. Call LORI PRESHAW for scheduling and questions. (970) 576-9383, [loripreshaw@live.com](mailto:loripreshaw@live.com) Affordable rates.

**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](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.

THE  
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Published by  
Weld Schools Credit Union

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### WSCU Hours

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

