



# THE CREDIT LINE

FEBRUARY 2019

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



**NO Closing Costs**  
**NO Appraisal Fees**  
**NO Obligation**  
**NO Kidding!**  
**Limited Time\*\***  
Apply online at  
[weldschoolscreditunion.com](http://weldschoolscreditunion.com)

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

*Sweetheart  
of a deal!*

### Home Equity Loans

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](http://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.

## Breathing Room with SKIP-A-PAY

Are finances tight after the holidays? Or are you a federal government employee without a paycheck?

One thing that may help with loans from Weld Schools Credit Union is called **SKIP-A-PAY**. You may do this online with any of your loans that qualify. You must have your loan for at least one year, with good payment history, and request the **SKIP-A-PAY** before the payment is due. You may do this once a year and can go to WSCU's HomeLink (online banking site) to do this. Once you have logged into HomeLink, go to the services tab, scroll down to **SKIP-A-PAY**, and all the eligible loans are listed. It is that easy!

Please note: **SKIP-A-PAY** adds the payment skipped to the end of your loan and interest still accrues; however, there is no extra fee!

## Re-ordering Checks

Once member services has ordered your first set of checks from Main Street check printing, you may go to <https://www.weldschoolscreditunion.com/check-reordering/>, click on the link **CLICK HERE** and order more checks. So easy and convenient!

## 2019 Upcoming Closures

**President's Day** Monday, February 18<sup>th</sup>

## Weld Schools Credit Union Annual Meeting

**Place:** Greeley Country Club

**Date:** February 23, 2019

**Time:** Doors open at 11:00 a.m.

**Cost:** \$5 per ticket (\$22.00 value)

Join us for Food, Fun and  
Fabulous Cash Prizes!

Tickets go on sale  
January 2, 2019.

Get yours by calling Teller  
Services at (970) 330-9728

or  
fill out the insert and mail  
to WSCU  
RSVP by February 13th

## Salvage Yard

**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 \$1,500 each. Call (970) 397-1722

**For Sale:** Highback 2-in-1 Booster Car Seat, Cosco brand, forward facing 22-40 lbs and 34-43 in., barely used. Asking \$30. Call (970) 352-9276 or (970) 590-2132

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

**For Sale:** Solid Wood Alder Hill Mid Wall King Size Bed - 61.5" height by 112.5" width by 17.75 deep. 15 cubic foot storage in a small foot print. Headboard has 2 secret compartments- one with plug ins for chargers, phones, clocks, radios out of sight and other for whatever you want. Dual lights w/ individual dimmer switches. 6 ft top that hides a compartment for jewelry or personal articles. 3 drawers on the bottom of each side of bed and four drawers on the upper side of each side of bed, plus pull out tray with moisture guard surface. Two cedar backed compartments for bulky items, headboard also has mirror that sets in middle of headboard. Paid \$4,000, asking \$1,800. Call (970) 405-3758.

**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 Sale:** 78 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, \$450,000. Contact Nathan at (970) 988-8295 or (970) 460-4444

**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.

*Please tell friends, family and neighbors that they can be a member of Weld Schools Credit Union. Share with them about your credit union's great loan rates and friendly personalized service. Thanks for being a member/owner.*

**Stop by the upcoming Home and Garden Show, March 1-3 at Island Grove. WSCU will be there in the Exhibition Hall. Please let us know you are a member and you will receive a special gift! It PAYS to be a MEMBER of WSCU!**

**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 [kmbryl9@gmail.com](mailto:kmbryl9@gmail.com)

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

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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](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

