



THE CREDITLINE

JANUARY 2017



*As with any beginning... it's an appropriate time to honor the past;
and plan for the New Year!*

"People Helping People"

Your Weld Schools Credit Union staff has spent the last year raising funds for a variety of non-profits. Our staff make a difference every day in the lives of our members; however they also make a difference to the non-profits that we support by wearing jeans.

"How do you support non-profits by wearing jeans?" The WSCU staff PAY to wear jeans! Every month we support a charity and the staff have the option to pay \$20 for a two week period or \$3 a day just to wear jeans. We post signs in the lobby to let our members know why we have the privilege of wearing jeans, and if you want to give to the cause... we are happy to accept your donation as well! At the end of the month we send a check to the charity.

List of non-profits that the staff wore jeans for in 2016:

- United Way
- Weld Food Bank (2 months)
- BACA – Bikers Against Child Abuse
- School District 6 for school supplies (2 months)
- Susan G. Komen – Race for the Cure
- Children's Hospital
- Alzheimer Association
- Humane Society of Weld County
- Salvation Army – through the Angel Tree

Some of the responses we received:

OH MY! Thank you SO SO Much! It is so thoughtful of yourself and your staff to think of our event and the kids of District 6! Any little bit helps out a ton!

WOOOOOT WOOOOT! That is unbelievable! You made our day! Thanks!!!!

This was so great! Thank you very much for your support!

Our goal for 2017 is to have 12 months of paying to wear jeans.

Education Assistance Fund

In 2016 the Jeri Cranwell Education Assistance Fund (EAF) gave grants totaling \$4,571.81. The fund is named for Jeri Cranwell, who was the President of the Credit Union from 1963 - 1990. Included in this total is a sub-category of funds; 2 grants of \$500 each from the Ted Foster Memorial Fund, which was dispersed as part of the EAF. We have three wonderful volunteers: Georgia Inloes, Judy Robertson and Sheree Nale that study the grant applications and come to a consensus on where the funds should be dispersed. In 2016 the funds were given as follows:

Spring

Dos Rios Elementary	Sensory Garden Science Books	\$ 487.50
Shawsheen Elementary	Head phones	\$ 500.00
Fort Lupton High School	School Mural (migrant)	\$ 500.00
Windsor Middle School	Maker space (creative)	\$ 497.51
Windsor Middle School	Chrome book	\$ 227.00

Fall

Heath Middle School	Elegoo Mego 2560	\$ 240.00
Greeley West H.S.	Books	\$ 480.00
Briggsdale School	Student Leadership Conf.	\$ 380.00
Prairie School	TI-84 Graphing Calculators	\$ 160.00
Letford Elementary	Class tools for accessibility	\$ 150.00
Knowledge Quest Acad.	Raptor Program	\$ 325.00
Letford Elementary	Scholastic Magazines	\$ 124.80
Highland Elementary	Books	\$ 500.00

Please note: the EAF volunteers only look at the request and amount, they don't focus on what school or district from which the requests are coming. To receive funds the schools must be in a Weld County School District and the application must come from a member of WSCU.

To date Weld Schools Credit Union has given over **\$109,000.00** back to the Weld County classrooms!

In 2017 WSCU will continue to support the Jeri Cranwell Education Assistance Fund in order to pay homage to the educators for which our credit union was built. The deadlines for submission of an EAF grant application are February 15 and October 15 of every year. The volunteers will meet by the end of the month and we will have the funds dispersed by the first of the month following. The applications can be found online at weldschoolscu.com

Mobile Banking

There's an App For That!

WSCU has a mobile app for Apple or Android. Down load 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 accts.
- 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

2016 also brought change when Steve Sanborn retired as President of WSCU (after 31 years with the Credit Union) and the Board of Directors went through the hiring process. Former Executive Vice President, Connie Cannone was hired as President. Debbie Nixon was moved into the Vice President role and just recently Brad Hanna was made Vice President of Finance.

2017 will bring continued stability to your credit union:

- The current Board of Directors have chosen to continue their roles as Board Members; providing WSCU with their vast expertise and many volunteer hours.
- The Education Assistance Fund Committee added new committee member: Sheree Nale.
- The Supervisory Committee added two new committee members: Ethel Condon and Steve Nale.
- The current executive team of WSCU brings over 63 years of WSCU experience.

2017 Will Be A Year of Growth

WSCU needs to Grow Members – tell all your friends about your Credit Union. You are a Member/Owner of this organization, which is special. If you are treated well, please tell your friends. WSCU's membership criteria has changed; if they live in Colorado they can apply for membership.

WSCU needs to Grow Loans – We love working directly with dealerships to help their customers find loans. Weld Schools Credit Union's expert loan staff also work closely with the members to get a loan that suits their needs; whether it is for a new car, refinance their home, or get a Home Equity Line of Credit (HELOC). We can help!

WSCU will continue to Grow our relationship with the Community. We will be involved with the Weld Food Bank through attending their Stone Soup Event, food drives and canned food sculpture. We continue to be involved with the Greeley Chamber of Commerce and their events welcoming new businesses and people to the area, as well as continued relationships and sponsorships for the Weld County School Districts.

Come Grow with Us in 2017!

In **2016** the ATM
was replaced!

The old ATM was purchased used and lasted 10 years. The technology was no longer supported. It was time for a new slightly used machine and brand new kiosk!

**Out with the
OLD ATM**



**In with the
NEW ATM**



2017 Upcoming Holiday Closures

Observe New Years Day	Monday, January 2 nd
Martin Luther King, Jr. Day	Monday, January 16 th
Presidents' Day	Monday, February 20 th

Salvage Yard

For Sale: 2006 Harley Dyna low-rider less than 12,000 miles. In great shape (garaged) asking \$10,800.00 Call 970-381-1013

For Sale: Verizon Extender for home phone (improves reception) \$300 new, make an offer; Telephone Table, dark oak color, 10" high, 12" deep, 12" wide, \$35 obo; Tan vertical metal filing cabinets, good condition, (1) two drawer (new \$100) \$35 obo, (1) 4 drawer (new \$199) \$75 obo. Call 970-302-4083

For Sale: 2014 Harley Davidson Heritage Softail. Less than 2,500 miles. Always covered in the garage. Battery maintainer included. Leather studded bags, custom single seat (stock double seat with sissy bar included), windshield, Vance and Hines Big Shots staggered, Stage 3 Monster Intake. \$17,000 firm, well below NADA retail value. Contact Michael at 970.371.1323, call or text.

For Sale: 2007 Keystone Everest 35ft. RV Sleeps 6-8 Two back rooms center Kitchen/Living room Queen size master with shower Has 4 slide outs, must see asking \$25,000.00 will take offers. Call 970-381-1013

For Sale: 2004 Camry Toyota, LE, 4 Door, Metallic Sand color, 86,500 miles, has had regular maintenance, new tires, \$6,450.00 cash deal. 970 352 9276

For Sale: Men's black tuxedo, shirts, dress pants, Cashmere Sports Coats, belts, sweaters. Sizes from L to XXL. 970 352 9276.

For Sale: 2001 Whitfield Traditions Insert Pellet Stove. Many years of good service, we save money on our heating bills every year. Please call (970)405-8280 for further information. Please have a way to take stove with you. We are asking \$400.00

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 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: 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 is here to help with all your special event needs. Located southeast of Greeley on CR 49, 3 miles south of HWY 34. Call Amy 518-2925 or check us out on Facebook!

Our Roots are in education; now our Membership is branching out ... if you live in Colorado, you may apply for membership.

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.

Volunteers Needed



Volunteer today for this important position for Weld Schools Credit Union. You will get training, learn a lot, look good on your resume' and feel great about giving back to your community and credit union. After all... it is about **"People Helping People,"** the credit union philosophy.

The Supervisory Committee is a powerful part of the credit

union industry. They are responsible for the credit union's audit and the verification of its accounts.

They review member complaints. Their powers, though, extend the ability to investigate any practice of the credit union that is deemed to be unsafe or unauthorized. And they can even go so far as to remove officials.

In short, they ensure that credit unions are safe and sound, and that they play by the rules. They are the watch dog for the membership.

Apply today by submitting your resume' and cover letter to WSCU, Attention: Sam Waldo 2555 47th Ave. Greeley CO 80634 or email to admin@weldschoolsCU.com

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Weld Schools Credit Union

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WSCU Hours

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

