



THE CREDITLINE

JANUARY 2018

"People Helping People"

All Year Long!

Your Weld Schools Credit Union staff has spent the last year raising funds for a variety of non-profits. Our staff made a difference every day in the lives of our members; however they also made a difference to the non-profits that we supported 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 2017:

- Wild Animal Sanctuary
- United Way
- Make a Wish Foundation
- Junior Achievement
- Relay for Life (ACS)
- Weld Food Bank - Corporate Competition
- District 6 School Supplies
- Humane Society of Weld County
- Alzheimer Association
- American Cancer Society Walk
- Hurricane Relief through CUAID.COOP
- Salvation Army
- Transitional House

In addition to staff wearing jeans we also:

- Collected over 1,000 new and used Children's books for United Way
- Collected 583 lbs of food, 16 volunteer hours and \$1,901.61 in donations from members for Weld Food Bank.
- Delivered \$1,000 worth of food to Guadalupe Shelter throughout the year.
- Donated \$1500 to Dist 6 to provide 150 backpacks filled with school supplies for students.
- Donated 30 WSCU logo'd backpacks to the Community Grief Center.
- Conducted a bake sale, and with member donations, raised \$525.61 for Habitat for Humanity Re-Purpose for a Purpose to bring a family home.
- Served as a collection site for the Angel Tree (Salvation Army) and with the generosity of WSCU staff and members, we filled 50 Angel Tree tags.

The Staff and Members of WSCU should be very proud of themselves for making a HUGE difference in the lives of others through *PEOPLE HELPING PEOPLE! Thank you for being a member/owner of Weld Schools Credit Union.*

2018 Upcoming Holiday Closures

Observe New Years Day	Monday, January 1 st
Martin Luther King, Jr. Day	Monday, January 15 th
Presidents' Day	Monday, February 19 th

Education Assistance Fund

In 2017 the Jeri Cranwell Education Assistance Fund (EAF) gave grants totaling \$5,122.84. The fund was 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 who study the grant applications and come to a consensus on where the funds should be dispersed. In 2017 the funds were given as follows:

Spring

Dos Rios Elementary	Steam/STEM kits	\$ 495.00	Ted Foster
Range View (Severance)	Sphero Sprk+Steam Robot	\$ 350.00	
Meeker Elementary	GT Writing Project	\$ 300.00	
Dos Rios Elementary	Cultural Art Work	\$ 450.00	

Fall

Galeton Elementary	Bike and Helmet	\$ 160.00	
Prairie School	TI-84 Graphing Calculators	\$ 150.00	
Meeker Elementary	Chrome books (3)	\$ 675.00	
Union Colony Elem.	Battle of the Books	\$ 500.00	Ted Foster
Martinez Elementary	World Map Project	\$ 325.00	
Highland Elementary	STEM Activities	\$ 131.91	
Dayspring Christian	Calculators - STEM	\$ 100.00	Private Donor
University	Books	\$ 445.97	
Highland High School	Art - diversity project	\$ 300.00	
Dos Rios Elementary	Culture Activities	\$ 240.00	
Windsor M.S.	Books	\$ 499.96	

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 **\$114,000.00** back to Weld County classrooms!

In 2018 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 following month. The applications can be found online at weldschoolsdu.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! If you want your deposit to go into your regular savings account, then provide WSCU's routing number and your member number.

A Letter From Your President

Hello Everyone,

Here's to a memorable 2017. Our staff expresses a heart-felt thank you, to all of you for being such great members. Together we're family, which is one of the reasons I became part of the team this year. Weld Schools Credit Union is not only made up of people from a great community, but has a staff that I have confidence in, and was impressed enough by to want to join them after years of working in the regulatory community. As your new President, I can share with you that the credit union has never been in a stronger position than today, and we are seeing strong growth in nearly all products and services.

It's important to let your family and friends know they also can join and be member. Please also let them know about our great loans, and our personal approach. You are a member, and an owner, of this credit union. There is no stock issued by a corporation, and there is no holding company in a large city. We are completely hometown grown since 1936, and are solely here for you. We rely on your loans and so if you have a loan elsewhere, please consider refinancing it here where we truly care about you as a member. In most cases we are able and more than happy to beat or match the rate, and will greatly appreciate the business.

This year we lost a valued board member and good friend to many, Gary Steward. The volunteers serving on the Board of Directors, Supervisory Committee, and all of the staff here at the credit union will dearly miss Gary. In the little time that I knew him, Gary made quite an impression, and I was looking forward to knowing him better. His thoughtfulness and demeanor spoke volumes.

If you've ever considered getting involved by serving on a volunteer Board of Directors and have an understanding of financial concepts, why not drop by the credit union and let a staff member know. We would be more than happy to forward your letter of intent and resume to the Board.

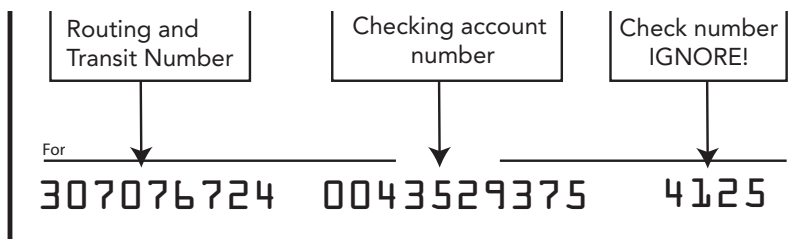
Here is to a great 2018!

Dave



Checks Ed. cont.

Here is how it breaks down at a glance:



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

Dormant Account

Please remember to make at least one transaction on your 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).

WSCU's Annual Meeting



Place: Greeley Country Club

Date: February 24, 2018

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

Cost: \$5.00 per ticket
(\$20.00 value)

Join us for food & fun!

Also fabulous cash prizes!

Tickets go on sale

January 2, 2018

Get yours by calling Teller

Services at 330-9728

or

fill out the insert and mail to
WSCU

RSVP by February 9, 2018

Salvage Yard

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: FLASHY, 2017 APHA Dun tobiano paint stud.colt, \$3500 weaned and ready to go! Both parents are paints, can send lots of pics or come and see in person. Contact 970-631-7235 (Ken), for any details.

For Sale: A Weider Club C670 Cage with Adjustable Bench and Olympic Barbell. The set includes 205 lbs. of weights and all accessory attachments to the Cage. Asking \$650. Call 970-313-7304

For Sale: 2002 Dodge Dakota Club Cab Sport 4x4 with AWD/4WD option. 95,061 miles, tow package and electrical hook-ups will tow up to 6,200 lbs. Prodigy II brake controller. Tilt steering, cruise control, AC, heated mirrors, new tires and matching bed topper. Asking \$8,500.00. Call (970) 895-2233 (Grover)

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: Pride Mobility Go-Go Elite Traveler Scooter, 4-wheel, Phillips Power Package TM, newer Amigo Power battery package, back wheel anti-tips for extra security, maximum weight capacity 300 lbs. Asking \$500 or best offer. Call (970) 381-1658.

For Sale: Lifetime Elite adjustable basketball hoop. Like new condition - originally \$350 Asking \$125. Call (970)443-8926.

For Sale: Graco double stroller, fits infant carrier, \$45; Microwave/convection oven, \$40; 2 hamster cages plus accessories, \$5 and \$20. Call between 1-7 p.m. at (970) 356-2776.

For Sale: 4 year old Corn Snake with tank. Asking \$100. 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: Commercial Cooler 78" tall and 149" wide. Taylor Brand. Located in Ault, you haul it. Asking \$1,300; Call (970) 834-2686.

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

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

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 fall 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 kmbryd9@gmail.com

Service: FALL READING TUTORING - K - Adult reading skills, conversational English, special needs. Call LORI PRESHAW for scheduling and questions. (970) 576-9383, 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 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

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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



Please 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. Thanks for being a member/owner.