



THE CREDIT LINE

JANUARY 2019

"People Helping People"

All Year Long - Annual Update!

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 has 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 2018:

- A Woman's Place
- United Way
- Community Grief Center
- Humane Society of Weld County
- Junior Achievement
- Weld Food Bank - Corporate Competition
- District 6 School Supplies
- Alternative Homes for Youth
- Alzheimer Association
- American Cancer Society Walk
- Salvation Army - Angel Tree
- Zac's Legacy



Angel Tree Gifts - amazing!

In addition to staff wearing jeans we also:

Collected over 800 new and used Children's books for United Way
Collected 327 lbs of food and \$2,598.10 in donations from members for Weld Food Bank.
Delivered \$1,000 worth of food to Guadalupe Shelter throughout the year (staff donations)
Donated \$1500 to Dist 6 to provide 150 backpacks filled with school supplies for students.
Co-branded a Pennies from Heaven campaign with the Community Grief Center and raised over \$1,500 for their Trek (youth grief) program.
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. A total of \$1,083.50 was raised to fill 19 Angel Tree tags and 31 tags were filled by members and staff doing their own shopping!
Hosted an Art Show for the Envision Art Program supporting developmentally disabled.

The Staff and Members of WSCU are 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.

2019 Upcoming Holiday Closures

Martin Luther King, Jr. Day	Monday, January 21 st
Presidents' Day	Monday, February 21 st
Memorial Day	Monday, May 27 th

Education Assistance Fund

In 2018 the Jeri Cranwell Education Assistance Fund (EAF) gave grants totaling \$7,015.55. 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 2018 the funds were given as follows:

Spring	Martinez Elementary	Google Expedition Glasses	\$500.00 Foster Fund
	Knowledge Quest Academy	Author Visit and Work shops	\$500.00
	Dos Rios	Sped Science books	\$215.00
	University Elementary	Math Manipulatives	\$350.00
	Platte Valley High School	TI-30xs calculators	\$388.20
	Briggsdale School	STEM Robotics	\$434.00
Fall	Bella Romero K-3 Campus	Paint for Painting outdoor activities on Blacktop	\$338.90
	Winograd K-8	Social-emotional curriculum	\$459.00
	Chappelow K-8	On-line tool; The Night Zoo Keeper	\$400.00
	Fred Tjardes School	Reading and Math online license	\$270.00
	Meeker Elem.	2 Chromebooks	\$482.38
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	Jefferson Junior High	Discovery class, arts and crafts, prizes for competitions	\$464.11 Foster Fund
	Highland Middle School	Classroom Library books	\$300.00
	Prairie School	TI-84 calculators	\$450.00
	Windsor Middle School	Books for book clubs	\$499.20

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 **\$121,000.00** back to Weld County classrooms!

In 2019 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. Thanks to the WSCU Board of Directors...

The Committee has \$8,000 to give away in 2019!

Special Bulletin

Due to a large number of members falling prey to card fraud, we have had to end what is termed "fall back" transactions on debit cards. A "fall back" transaction is when your debit card is swiped through the traditional magnetic stripe reader (the old way), AFTER, inserting the card in the chip reader

has failed to work. To protect members, we can no longer authorize this type of transaction on debit cards. This means you will need to know your PIN number for your debit card. We sincerely apologize for the inconvenience; however, it is less convenient than unauthorized charges draining your account. You

would then need to come in to start a dispute process while being without your debit card while replacement cards are reissued.

There are many retailers who still use magnetic strip only transactions for debit cards, and those transactions will still work. This new measure only affects when you swipe your card the old way after inserting

A Letter From Your President

Hello Everyone,

Has this year flown by or is it just me? It has been a great year at the credit union, with more than three hundred new people joining, and that number will only increase as our community charter makes it easier to join than ever before. Weld County continues to see significant growth in employment and school enrollments, and all one needs to do is drive around town to experience change. While change is sometimes challenging, such as heavier traffic and longer waits for service, I think we can all celebrate greater employment for people in the community and enjoy the benefits of a productive economy. This state of change also helps us to serve you better. This year you may have noticed new features on mobile and online banking, and in 2019 we will continue to add options for your convenience. Our primary goal on a daily basis is to work hard to meet your banking needs. Compared with larger credit unions and banks with headquarters in other cities, we are a small credit union, and that makes it easier for us to know you and understand your needs while at the same time we have partnerships that allow our technology to keep up with the largest institutions.

It is very important to let your family and friends know they can join and be a member. Let them know how much you like your credit union, and let them know about our great loans and personal approach. You are all part owners 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 depend on your happiness to continue growing, and so please let any staff member or myself know if we have not met your needs. We are always on the lookout for opportunities to be better, and your feedback is often what helps us realize where we need to focus.

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 to beat or match the rate, and your loan business will help support the credit union. Supporting Weld Schools Credit Union then supports our grants in the classroom, as well as many other local charities we are involved in. If you have an understanding of financial concepts, we periodically need volunteers to help out with an hour or two of their time each month by serving on the Supervisory Committee or Board of Directors, and so please let a staff member know so they can pass on your interest to either of these groups.

On behalf of all the staff and volunteers, I want to express a heart-felt thank you to all of you for being such great members. Together we're family.

Thanks, and have a great 2019!

Dave

Special Bulletin *cont.*

into the chip reader first. Please feel free to continue using your card in all retailers. We hope this helps prevent major inconveniences and losses. If you don't know your PIN, you may change it by calling 1-877-746-6746.

IF the fraud center contacts you by text, email, or phone,

it is very important to reply, so they may verify transactions with you. They will never ask you for your account number, and so do not give that out to anyone who asks for it after calling you. You may enter the fraud center phone number into your phone as a contact, 1-800-417-4592, then you know at a glance the message is legitimate.

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 (The 'Great Colorado Payback' Program).

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: Treadmill - Pacemaster Pro-Plus. Asking \$200. Call (970) 330-7487 (leave message).

For Sale: Office Chair - adjustable height rolling office chair, padded seat and back. Asking \$30. Call (970) 330-7487(leave message).

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 \$359. Call (970) 686-7081

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: 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 "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 \$1,800. 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 waterers. 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

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

Want to Buy: We still need a VHS player that will adapt to a Smart TV in good working condition. Call (970) 353-0596

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



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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



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.