



THE CREDITLINE

JULY 2017

A Young Member's View

The Question: "Attracting 18-30-year old's is the key to the credit union industry growing into the future. Competition from service providers like Apple, Paypal, Amazon, Google and Square are changing the landscape of traditional/ financial institutions. In what way might a credit union become the financial institution of choice for your generation? "

The Answer: You just turned 18 and are looking to start building up your credit. You know that someday you are going to want to buy a house, a bigger car, and finance some other "grown-up" toys. Except there is one problem, you have no idea where to start. You have become dependent on services such as Paypal, Amazon, and Google. Besides recommending books to buy to educate you on this topic or pulling up websites that allow you to fill out credit card applications, these services are really of no assistance to you at this moment. What you are in need of is a real person, someone who can educate you and assist you on what steps to take. Now only if you knew of a service in this day and age that still has a real person answer the phone, true knowledge of the industry, and a willingness to help you reach your goals.

That is where your local credit union comes in to save the day. Now imagine this same situation again. You are 18 years old and looking to build up your credit. You call your credit union and to your amazement a real person answers the phone and asks how they can help you. You tell them your situation and they transfer you to someone that can assist you. This person has true knowledge of the industry and offers you sound advice that will help you accomplish what you intended to do. You are satisfied with the service and are thankful for the help that you received.

In today's world, it is hard to find a business that really cares for its customers and puts them first. That is one thing that makes credit unions stand out. They are all about people helping people. They strive to serve their customers in any way possible. Credit unions are unique in the

fact that they offer the best of both worlds when in this age of technology. There are times when it is convenient to be able just to pull out your phone and open an app to check your account balance or transfer funds. At the same time, if you need help opening an account or balancing your checkbook, someone is always available to help you. Whether you prefer using technology, making a phone call, or actually visiting with an employee, a credit union allows you to choose which option works best for you.

Credit unions are also highly involved in their communities. Many credit unions continue to reach their goal of people helping people, by serving those around them outside of normal business activities. Personally, I have seen my credit union partner with schools. Employees volunteer to help at the school, take lunch to the teachers, and hold donation drives for school supplies. They also volunteer at the local food bank, care for a Salvation Army Angel Tree, and many other community outreach events. It is because of their dedication to serve that credit unions are valued in the community. Just as credit unions live to serve, farmers and agriculturalists do the same. I will be majoring in animal science when I attend college and eventually hope to work in the animal pharmaceutical industry. As an agriculturalist, it is my goal to serve those around me and make an impact on the world. Just as I hope to make a difference in my home and community, credit union's purposes are the same. *It is because of this shared passion that a credit union will always be my financial institution of choice.*

The above paper was written by Teller Supervisor Jackie S's daughter McKenzie. McKenzie wrote the paper as a Scholarship submission to Centennial Lending. Jackie shared it with us and gave us permission to share with our member/owners. We are proud to have such an eloquent young lady as one of credit union family. McKenzie graduated from Platte Valley High School last May and will be attending Colorado State University in August.

Discount Tickets

Elitch Gardens

Tickets can be purchased at WSCU for \$28.99. The tickets can be purchased inside the Credit Union at Teller Services. Monday through Friday 9:00 am to 5:30 pm. We urge you to plan ahead! For more information on park hours please go online to www.elitchgardens.com

Water World

Water World tickets are available at WSCU. **Tickets can only be purchased online at WeldSchoolsCU.com.** The link can be found under the Current Events and Promotions icon on the home page.

Water World tickets are \$33.23, tax included. Seniors pricing (60+) is \$11.93 tax included.

For more information on Water World hours and special events go to www.waterworldcolorado.com

Adventure Golf and Raceway

Adventure Golf and Raceway tickets are available at WSCU. **Tickets can only be purchased online at WeldSchoolsCU.com.** The link can be found under the Current Events and Promotions icon on the home page.

Adventure Golf and Raceway tickets are \$22.95 tax included for a full day unlimited pass.

For more information on Adventure Golf and Raceway hours and special events go to www.adventuregolfandraceway.com

Member Appreciation Day Fun in the Sun!



Juan O. won the Grill!

Thank you WSCU members for another successful Member Appreciation Day. We served over 200 members grilled hot dogs, ice cream, chips and beverages. The WSCU staff, Volunteer Board of Directors and Committee members chipped in to help serve our members. All wore matching WSCU shirts! The collage to the right shows a variety of staff, members and volunteers in action and posing for pictures! There was a bubble machine for the kids, along with temporary tattoos, coloring, playing corn hole, and hula hooping.



Pat O. won the Chair!



Allison A. won the backpack full of toys!

2017 Upcoming Closures

Independence Day	Tuesday, July 4
Labor Day	Monday, September 4
Columbus Day	Monday, October 9

Member Appreciation Day and Fun in the Sun continues...



Update to Mobile Banking

Have you downloaded Mobile Banking to your smart phone?

It is a convenient service to have and the mobile app is very user friendly.

Different ways to access your account:

- Smartphone (iPhone & Android)
- Tablet (iPad & Android)
- Mobile Browser/Wireless Access Protocol (WAP)

With Mobile Banking, you can:

- Quick balance- view account balance without logging in

- View a running transaction balances for accounts
- Access each share account
- View posted transactions
- View pending transactions
- Transfer funds from Share accounts
- Find a surcharge-free ATM
- View graphs of spending patterns and balance patterns.

New Feature!

- Card Controls - Manage your Debit, ATM and Credit Cards including a place to add new travel. You don't have to call the CU if you are traveling,

just let us know with this new Mobile Banking feature.

There will be more updates coming out by the end of summer. WSCU looks forward to the same great functionality with a new fresh look and updated feel.

If you have any questions regarding Mobile Banking, please call WSCU at 970.330.9728.

Salvage Yard

For Sale: Commercial Cooler 78" tall and 149" wide. Taylor Brand. Located in Ault, you haul it. Asking \$1,300; Call (970)834-2628.

For Sale: Heavy Duty Green House 40' by 18' - 720 square feet. Located in Ault, you dismantle and haul. Asking \$10,000; call (970)834-2628.

For Sale: 2 Cemetary 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: 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: Wedding Receptions, Parties, Conferences, etc. A Gathering Place Event Center, LLC is here to help with all your special event needs. Seating for up to 200 guests. Located southeast of Greeley on CR 49, 3 miles south of HWY 34. Call Amy (970)518-2925.

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: SUMMER READING TUTORING – K - Adult reading skills, conversational English, special needs. Call LORI PRESNAW for scheduling and questions. (970)576-9383, loripresnaw@live.com Affordable rates.

Service: Painting jobs with BRACKEN PAINTING 15+ years of experience; free estimates! "Change a color, change your life!" Contact Mick: (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.

Update on HomeLink

We're Getting an Upgrade!

WSCU is going through a conversion to an upgraded online banking product. It will still be called HomeLink. There will be a new look and feel, with additional features.

One feature will be a water mark (a small picture) that you pick out from a selection of pictures. This is another level of security we will offer with the new HomeLink. Also you will be able to create a dashboard. On the dashboard you can have everything that you like to do when you go onto HomeLink. For example, one may create their dashboard to show the balances of their accounts and the transfer tool. Because the first thing you do is look at

balances and the second thing you always do is transfer funds. This will be a very adaptive environment.

The look will be updated with area tabs across the top row, menus tabs under that and sub-menus on the drop downs. These changes will take place before the end of August, and there will be more information to come. We will post information to the website as we get closer to the date. You will still access HomeLink by going to www.WeldSchoolsCU.com and signing on as you do now.

The first time you log on you will be instructed to pick a water mark and pick answers to 3 security questions. Then you are good to go!

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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

