



THE CREDIT LINE

JULY 2018

Don't Let Checks Bounce

Regulation D is a federal regulation that requires WSCU to limit the number of withdrawals from non-checking accounts without a signature. You may have up to six withdrawals or transfers in each savings, money fund, holiday or vacation club accounts per month.

This includes:

- HomeLink (online banking)
- DataCheck (telephone banking)
- Overdraft transfer from savings
- Phone requests
- Automated clearing house (ACH)
- Check card transactions

Regulation D limitations **do not** include the transactions that are:

- Completed in person
- Signed transfers by mail
- Transfers to a WSCU loan
- Signed night drop requests
- Requests for a WSCU official check payable to you

Failure to observe Regulation D limits will result in items being returned. (bounced checks!) For more information on Regulation D, log onto: www.WeldSchoolsCU.com



Online Banking App

Account Alerts on HomeLink

- Go to the WSCU home page at www.weldschoolsco.com.
- Log into HomeLink
- Click on the Services Tab
- Scroll down to Account Alerts
- Click continue
- Now you can choose to be emailed or texted information regarding your account.

For example you may set up a Debit Pre-auth alert for your E-Checking S-0075. Everytime your debit card is used, you will be notified by email or text.

By keeping a close eye on your accounts with Account Alerts, you will be able to catch fraudulent activity in the beginning stages.

WSCU's goal is to keep your accounts safe, and we need your help.

Skip-A-Payment

We know it never hurts to have a little extra cash during the summer. When you are a member in good standing with WSCU, you may skip a loan payment. Any loan payment *except for*: Mortgage and certificate of deposit loans.

Here is how you can do it:

- Log onto Homelink online banking from the WSCU website.
- Click on the Services Tab
- Hit continue on Skip a Loan Payment
- Click the loan that is eligible to skip
- Read the fine print and confirm.
- It is very simple and convenient!

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 through WSCU. **Tickets can only be purchased online at WeldSchoolsCU.com.** The link can be found by clicking on What's New/Tickets/Water World. Tickets are \$30.99, plus tax for a one day pass. To get the discounted price you must put in the store name of **Weld Schools CU**

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 through WSCU. **Tickets can only be purchased online at WeldSchoolsCU.com.** The link can be found by clicking on What's New/Tickets/Water World.

Adventure Golf and Raceway tickets are \$22.95 plus tax 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!



Barb P. won the Grill!
(She said she would share with her husband since he does all the grilling!)

Thank you WSCU members for another successful Member Appreciation Day on Saturday, June 2nd. We served over 125 members grilled hot dogs, cookies, chips and beverages. The WSCU Volunteer Board of Directors and Supervisory Committee members chipped in to help serve our members. A drawing was held to give away a gas grill and 2 season passes to Elitches. The winners were: Barb P. (Gas Grill); Mike W. (Elitch Season Pass); Robert R. (Elitch Season Pass). The children's area had coloring sheets for the kids to color, a matching duck game and bubbles!

Dormant Account

Please remember to make at least one transaction your on 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), so be sure to make a deposit periodically.

2018 Upcoming Closures

Independence Day	Wednesday, July 4
Labor Day	Monday, September 3
Columbus Day	Monday, October 8

WSCU WINS! Canned Food Sculpture Contest

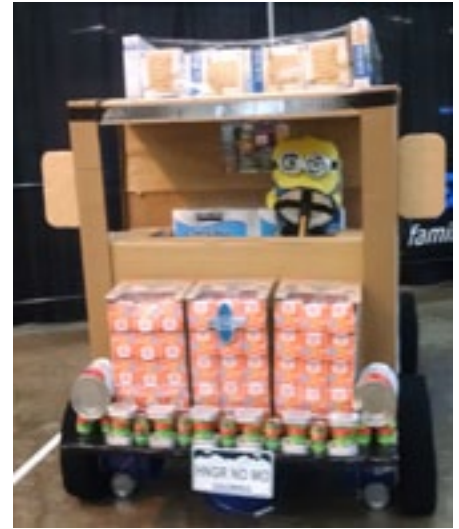
Weld Schools Credit Union participated in the Weld Food Bank Compete to Beat Hunger competition. There were several areas where you could win points: amount of money raised, pounds of food donated and volunteer hours.

Your Credit Union had a bake sale, many wonderful goodies were made by staff and generously bought by staff and members. We had cans out to collect for the food bank and we found that the members that use the drive up window were particularly generous. We also found a couple of very generous checks in our cans as well. The members of Weld Schools Credit Union are **people helping people**.

A team from your Credit Union also created a can food sculpture. This is the 3rd year we have competed and this year we won **FIRST PLACE** in the "homemade" category. Homemade means we don't have a "shop" to construct things, an engineer on staff or the software to build 3d sculptures.

The sculptures are on display during the Stampede, in the events center at Island Grove. The displays are in the same building as the Western Art Show.

It was a team effort with a lot of enthusiasm and encouragement from all. The food that makes up the sculptures is all donated to Weld Food Bank.



Weld Food Bank Compete to Beat Hunger Challenge By the Numbers:

- Three Weeks
- 50 companies/businesses
- 2473 Volunteer Hours
- 92,802 Pounds of food donated
- \$144,686 funds raised = 825,801 MEALS!

WSCU is so proud to be a part of this great community!

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.

Salvage Yard

Looking for a volunteer opportunity? *The Community Grief Center is seeking retired educators and counselors to help facilitate their youth support groups. If interested, please contact Dr. Debby Baker at (970) 506-4114.*

For Sale: 2001 Harley Davidson Road King (FLHRI), 16,000 Miles, Garage kept, Immaculate condition, Many extras, Title in hand, Asking \$8,000 Call or Text (970) 576-8174

For Sale: 5 acres, 15 miles east of Eaton. Road access & well permit. Leave a message: 970-656-3745.

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: More Hand-knit baby blankets \$20; winter scarves \$5. All proceeds go to Honor Flight of Northern Colorado. Call (970) 353-7501.

For Sale: Franklin the 4 year old Corn Snake comes with his tank and is available for adoption. Asking \$80. 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: 1996 Buick LeSabre, 157K, New rear shocks, new power steering pump, comes with new front struts and A/C condenser (both ready to be installed). Asking \$400. Call (970) 330-4273.

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

Free to Good Home: Several hand puppets. Call 970-330-2371.

Want to Buy: A VHS player in good working condition. Call (970) 353-0596

For Sale: 80 Acre horse/cow property in Carr Area for sale by Owner (call for details); Please contact spur@ezlink.com or 970-631-7416 lv. msg if not available

For Sale: 1986 Jeep Cherokee in great condition both inside and out. Only 99,500 K original miles, but is driven so mileage will go up. See pics on craigslist ad in Fort Collins, asking \$4900 for details call 970-631-7416.

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 kmbrlyd9@gmail.com

Service: SUMMER 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

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.

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

2555 47th Avenue, Greeley, CO 80634
p: 970.330.9728 f: 970.330.1668
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

