



THE CREDIT LINE

MARCH 2019

Refinance Your Home with a 5, 10, or 15 year Mortgage, Or Open a Home Equity Line of Credit (HELOC)



NO Closing Costs
NO Appraisal Fees
NO Obligation
NO Kidding!
Limited Time**
Apply online at
weldschoolscreditunion.com

**Offer Valid 02/01/19 to 04/30/19

Home Equity Loans

*Sweetheart
of a deal!*

If you live or work in Weld County,
YOU can be a member.

We LOVE our Members!



Rates as low
as **3.495% A.P.R.***



WELD SCHOOLS
CREDIT UNION
NMLS 399914

www.WeldSchoolsCU.com 2555 47th Ave. Greeley, CO 80634 970-330-9728

Fine Print: *A.P.R. = Annual Percentage Rate. Rate dependent upon credit worthiness. Restrictions apply. \$25 will be deposited into a new member savings account at opening. Check with Weld Schools Credit Union (WSCU) for complete details. Verification of homeowner's insurance required to close loan. HELOC Quarterly Variable maximum A.P.R. that can apply is 18% or the maximum permitted by law, whichever is less. However, under no circumstances will your rate go below the WSCU Floor Rate which is as low as 3.495 % A.P.R. To refinance an existing WSCU home equity loan, \$5,000 or more must be added to the balance. Equal Housing Lender. NMLS 399914. All accounts insured to \$250,000 by the National Credit Union Association. **Offer valid 02/01/19 until 4/30/19.

Scams are INCREASING!

The following is an excerpt from the speech presented by President Dave Brown at the WSCU 83rd Annual Meeting.

"By the way, I want to take one more minute to get a message out to everyone – scams are increasing. Please do not trust someone who calls you on the phone and starts demanding money, saying they are the IRS, they're holding a relative in jail, there is a lawsuit pending against you or something else. If they call you, it is certainly not the IRS because they do not call people, and if they say they are holding a loved one, simply let them know you'll need to check on that. (Even if the caller begs you not to!) Above all, be on the guard for anyone asking for your account number. As soon as they ask for a payment or your account number, you **know** it is a scam.

It's also important to respond to calls where our fraud center is calling you to verify recent transactions on your card. You'll know it's our fraud center because they won't ask you for your account numbers, but will want to verify recent transactions. Remember, if someone is pressuring you for money or to put money into gift cards such as iTunes or Google Play cards to give to them, let us know. Call us, come in and see us, ask us, because **we're here for you**, and this is one of the more important ways we can help."

The above is an important message for everyone to hear!

Please share with your family and loved ones. Just remember: The fraud call center will **NOT** ask for your account or social security numbers!

Important Dates

Shred Day and Electronic
Recycling - **Sat., May 11th 9-11**
Limit of 3 boxes of shred per member.

Almost anything with a cord!
Limit of 1 TV or monitor per member. **No** major appliances!

Closed **Mon., May 27th** to
observe Memorial Day

Member Appreciation Day!
Friday, May 31st 11-2
We are **"Tickled PINK"** to
have you as a member!

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

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 \$300. Call (970) 686-7081

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 \$1,800 each and 1/2 of the transfer fee. 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 - 61.5" height by 112.5" width by 17.75 deep. 15 cubic foot storage in a small foot print. Headboard has 2 secret compartments- one with plug ins for chargers, phones, clocks, radios out of sight and other for whatever you want. Dual lights w/ individual dimmer switches. 6 ft top that hides a compartment for jewelry or personal articles. 3 drawers on the bottom of each side of bed and four drawers on the upper side of each side of bed, plus pull out tray with moisture guard surface. Two cedar backed compartments for bulky items, 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) 352-276 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 waters. 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: Single Family Home built in 2002 with a 2.26 Acre lot in Subdivision: Casa Loma. Severance. Some of the best views in Colorado! Bring your horses! Fabulous master suite with 2 sided fireplace has a sitting room/office that will become your favorite room in the house. Main floor has a beautiful entry, a formal living room, family room with FP, formal dining, kitchen and breakfast nook. Upstairs there are three bedrooms and a study. The basement has a rec room wired for surround sound, an additional bedroom and two large storage rooms. Producing fruit trees. Large patio plumbed with gas. Asking \$685,000 Call Brian at (970) 219-0281

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



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

