



THE CREDITLINE

MAY 2019

GAP Insurance \$aved Members Thousand\$ Last Year

GAP is an insurance policy you may select with your financing on your next car loan for a nominal cost. GAP Insurance protects you from losses that can happen when your insurance company declares a total loss on your vehicle, but it does not fully cover the loan balance owed on the vehicle. This happens when the balance owed is greater than the NADA value. Last year GAP Insurance saved many members thousands of dollars.

How does GAP Insurance work?

As an example of GAP insurance, consider John's car is currently worth \$15,000; however, John still owes \$20,000 on the loan. If John's car is completely written off because of an accident, theft or hail for example, John's auto insurance policy will reimburse him \$15,000. Because John owes Weld Schools Credit Union \$20,000; he would still be \$5,000 short even though he no longer has his car.

If John purchased GAP insurance with his loan from the Credit Union, the policy would cover the \$5,000 "gap", or the difference between the money received from reimbursement, and the amount still owed on the car.

How to purchase GAP Insurance

GAP Insurance policies may be needed in a variety of situations, but not all. Check with our knowledgeable and friendly loan officers. You may also buy these policies through wherever you are financing the vehicle, at the dealership. Our GAP policies are currently \$399, and so not only can Weld Schools Credit Union save you money on your interest rate, our GAP Insurance is often less expensive as well. We encourage you to be a smart shopper!

FBI: Nearly 9,400 Coloradans lost more than \$34,000,000 in 2018 to internet crimes.

Internet crimes in 2018 cost the U.S. more than \$2.7 billion in 2018, according to the Federal Bureau of Investigation's Internet Crime Report that was released Monday. The report can be found at www.ic3.gov/media/annualreport/2018_IC3Report.pdf.

Nearly 9,400 Coloradans were victims of internet crimes in 2018, the ninth-highest number in the U.S. California placed first, with slightly more than 49,000 victims.

Business email and email account compromises were the costliest crimes in 2018, with nearly \$1.3 billion in losses in the U.S. Gift card purchase requests increased in 2018.

Coloradans lost more than \$34 million in 2018 to internet crimes, losing the 19th highest amount of any state. California placed first, losing nearly \$450.5 million.

Those ages 60 and older were the most targeted age range, with more than 62,000 victims in 2018. By comparison, there were nearly 41,000 victims ages 20-29.

The above article was written by Greeley Tribune reporter Trevor Reid and reprinted with permission from The Greeley Tribune.

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 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: Small sized black genuine leather duffel bag with lots of pockets and features. Asking \$35 obo. 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 \$1,000. Call (970) 405-3758.

For Sale: Bariatric Full Electric Bed and Mattress - oversized, only used 3 months. Complete instructions are included and will deliver locally. Paid \$2,800 and asking \$1,400. Call (970) 396-4567.

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: 4 20" Alloy Rims from a 2016 Dodge Ram 1500. Asking \$300 obo. Call (970) 353-0596.

For Sale: 2016 Subaru Outback Premium Wagon in Tungsten metallic, perfectly maintained, excellent condition. Only 26k original miles and a motivated seller. Text or call (970) 631-4054 to arrange a test drive.

For Sale: 8' Boat - Classic design, fiberglass, unsinkable, rowing/sailing/fishing boat. Includes oars, sail rig etc. Weighs 80 lbs, capacity 750 lbs. cartop, trailer or transport in pickup. Boat only \$995; Trailer only \$495 Together \$1390. Call (970) 356-3204

For Sale: 1980's 14' Laser Sailboat. Includes all sail gear and trailer specifically designed for Laser. Asking \$1850 call (970) 356-3204.

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 kmbryd9@gmail.com

Service: K-5 TUTORING **Keep your elementary student on track for successful learning.** Call LORI PRESHAW. 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

Member Appreciation Day! Friday, May 31st 11-2 at WSCU

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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Weld Schools Credit Union

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WSCU Hours

Lobby:	9am - 5:30pm
Drive-Up:	7am - 5:30pm
Saturday Drive-Up:	9am - Noon

