



THE CREDITLINE

OCTOBER 2019

Exciting News!

Name Change Coming

(You probably have already read this in a letter sent to your home, but we want to make sure our Members know about this!)

In 1936, Weld Schools Credit Union was established to serve the needs of school employees, and that mission stays true to this day. Early-on, the important role your credit union has in the community was confirmed in the mission's values statement which focused on equality, equity, and mutual self-help. At the heart of these principles are people working together to achieve a better life for themselves and their community.

Several years ago, new membership opportunities were added to improve the balance of lending and saving. This was necessary to maintain enough income to keep up with increasing costs of doing business. At the same time, the nature of employment in the schools changed, and the forgone conclusion of credit union membership for new employees gradually faded away. With higher security standards for gaining entrance into schools, our membership officers increasingly lost access to the pool of new employees each fall, and due to that trend loan volume dropped too much. To make up for the change, new membership opportunities were added to allow all people in the community to obtain membership when getting their car loan.

(continued in CEO's letter pg 2)

EAF (Education Assistance Fund) Deadline Looms

October 15th

Educators... put on your thinking caps and dream about what your classroom needs. EAF grants allow you to put materials in your classrooms or fund projects that you normally pay for out of your pocket. The only caveat is that you must be a member. *Please help us help you!* The average grant is \$350 and it is a simple application. The application can be found online at weldschoolsco.com, scroll down to Quick Links; click on "forms and applications". Print off, complete and fax to 970-330-1668 attn: Jolene or scan and email to jjates@weldschoolsco.com.

The committee looks forward to reviewing your grant applications!

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.

2019 Upcoming Closures

Columbus Day	Monday, October 14 th
Veterans Day	Monday, November 11 th
Thanksgiving Day	Thursday, November 28 th
Christmas Eve	Tuesday, Dec. 24 th close at 2:00 p.m.
Christmas Day	Wednesday, December 25 th
New Year's Eve	Tuesday, Dec. 31 st close at 4:00 p.m.
New Year's Day	Wednesday, January 1, 2020
MLK Day	Monday, January 20, 2020

A Letter From Your CEO

(Continued from page 1)

Last year the State of Colorado granted a community charter that allows any person who lives or works within Weld County to become a member, and this year, the Board voted to clarify our community involvement with the name **Weld Community Credit Union**, which you will start seeing in December.

Please know that we are the same credit union today as we were yesterday and this name change is not due to any change in ownership or merger with another credit union. Updating our image helps more people in the community know we are here for everyone, and that will help to grow the number of loans, which in turn helps us do a better job of rewarding membership on the savings side. In fact, for the first time in many years, we are starting to be able to improve the dividend rates on CDs due to the increased lending.

Our success depends on you, and so come in and see us when you need a loan for any of life's achievements such as new vehicle or using the equity you've put into your home. Let your neighbors, family and friends know we're here for them also, and tell them about the great service they can enjoy by coming over to a better way of banking by being a member-owner of a *locally-based credit union*.

Dave

David Brown, CEO

Frequently Asked Questions

Concerning "The Name Change"

Why are you doing this?

After years of accepting members in from the community, the Board has updated the name to truly reflect who we are.

What do you mean?

For several years now, members of the community have been able to join as a part of getting a car loan, and in the last year, any person living or working in Weld County has been eligible for membership. Through the schools however, our outreach has always been community-wide.

When does this happen?

You will begin to see our new name starting mid-December.

Will I get a new debit or credit card?

Your current debit and credit cards are good and will continue to work, and so we will not be reissuing debit and credit cards for the name change; however, as cards expire your replacement card will show the new name. There is no need to replace your debit or credit card.



WELDCOMMUNITY
CREDIT UNION

Quotes on Change

"We cannot become what we need by remaining what we are."

-John C. Maxwell

"The world hates change, yet it is the only thing that has brought progress."

-Charles Kettering

"If you don't like change, you will like irrelevance even less."

-General Eric Shinsek

"Change is inevitable--except from a vending machine."

-Robert C. Gallagher

Do I need to replace my checks?

Your checks are good, and there is no need to replace your checks.

Are you being taken over or merged?

We are **not** being merged, and are the same credit union as always, and there are no plans to merge with another credit union.

It "Pays to be a Member"

In Many Ways!

Free tickets to UNC games for our members!




UNC TICKET OFFICE
CAMPUS COMMONS
1051 22ND STREET
GREELEY, CO 80639

970-351-4849
UNCBEARS.COM/TICKETS

WELD SCHOOLS
CREDIT UNION

Free tickets to UNC games for our members! Go online at uncbears.com/tickets and use the code **WSCU** to get a free ticket for each member. You must get your ticket 1 day before the game. Only at specific games as listed.

Football Game - November 23, 2019 at 12:00 noon against Cal Poly
played at Nottingham Field at UNC

Volleyball Game - November 23, 2019 at 7:00 p.m. against Sacramento State
played at Bank of Colorado Arena at UNC

We also have a set of 20 tickets to the November 23rd Football and Volleyball games. If you are or know of a coach or parent that would like the tickets to take your team to the game please contact Jolene at the credit union at (970) 515-7012 or email her at jjates@weldschoolscreditunion.com.

For games other than the WSCU Member games, I have a pair of tickets to the football games or volleyball games if anyone would like to attend. First come, first serve!



\$1 off Regular Admission to the Colorado Model Railroad Museum.

Stop by the front desk of the credit union and request a coupon or two. The museum is located at 680 10th Street Greeley, CO 80631. The Museum also has special seasonal family friendly events, go to www.CMRM.org to find more information.



Liberty Mutual Insurance

Contact Jeremy Sellers at his office 877-770-7081 or email at Jeremy.Sellers@LibertyMutual.com. Jeremy can help you with home, auto, or life insurance and you receive a discount for being a credit union member!

For financial Guidance call Green Path at 877-337-3399. You can get free advice and talk to a "real" person. This is a reputable company picked by your credit union. You may also visit their website at greenpathref.com.

MAIN STREET

To Reorder Checks -

If you have reordered checks in the last year then go online to Weldschoolscreditunion.com Click on the checking tab drop down menu. From the drop down menu click Check Reordering. Click on **Order Here** and that link will take you to Main Street to reorder your checks. Once you put in your information, you may then reorder your personal checks.

If you have not ordered checks in the last year, then please come by the Credit Union or mail your check order to us and we will be happy to place that first order for you.

Salvage Yard

For Sale: Unique Crafted Wreaths All proceeds donated to non-profits. To request photos, price list and how to order, email jcowhuck@gmail.com. Cash only, free delivery in Greeley area.

For Sale: 2 Adult Interment Spaces in Sunset Memorial Gardens. Located in the Garden of Sermon on the Mount, Lot 74 Section A spaces 1 and 2. Asking \$2,500.00 each. Call (970) 454 2183.

For Sale: Rosetta Stone French Level 1,2, &3. Never been used. Asking \$150. Call 970-313-7011.

For Sale: Huffy Cruiser Bike, brand new. Pedal brake, fuller seat, 22# load carrier in back, front and back reflector lights, cup, cell phone holder, basket in front, includes brand new bike helmet. Asking \$110 firm. Call (970) 405-4721.

For Sale: Hand-knit baby blankets \$20 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: 1980's 14' Laser Sailboat. Includes all sail gear and trailer specifically designed for Laser. Asking \$1850 call (970) 356-3204.

For Sale: Ethan Allen Dresser with Mirror, Queen size Head board, foot board, two night stands, two end tables. Could be considered antique. Asking \$350.00; Four tube type televisions. All work on cable with cable hookup. Asking \$10 each Call (970) 352-7878.

For Sale: Four (4) 20" Alloy Rims off of 2012 Dodge Ram 1500- never used. Asking \$450 obo. Call (970) 454-2091.

For Sale: Four(4) Arlo 2 Pro Security Cameras, includes rechargeable batteries and base station. Easy to install with mounting brackets, do your own monitoring when phone alerts detect motion. Works great inside or out. Asking \$200 Call (970) 302-7759.

For Sale: Bar Stools - 5 30"Walnut with embellished backs and rattan seats. Beautiful, must see. Asking \$50 each Old singer sewing machine (still works!) - wooden cabinet, 3 drawers, storage bench. Asking \$50. Call (970) 371-3017.

For Sale: Dark brown electric lift recliner. Asking \$150; Baldwin Spinnet Piano, Walnut color, asking \$550; Text (970) 213-2798.

For Sale: Four Saddles in excellent condition with pads, bridals, halters and etc. Make offer, call (970)339-3543.

For Sale: Pioneer Turn Table. SX990 receiver/amplifier, two floor speakers plus a Sony reel to reel tape deck. Asking \$100 Call (970)352-7878.

For Sale: Sofa, Love Seat, Easy Chair and Ottoman, Light Green, new condition. Asking \$450; Two Lazy Boy swivel rocker recliners. Blue and still have plenty of wear. Asking \$30 each or both for \$50. Call (970) 352-7878

For Sale: Mamiya C220 and C330 camera bodies with several lenses and filters and accessories (incl. light meter, flash meter) in an aluminum Halliburton Case. Asking \$250; Dark Room Stuff: Omega XL enlarger plus developing tanks for 35MM and 120 film and developing trays. Asking \$75.00 Call (970) 352-7878.

For Sale: BROTHER ELECTRONIC TYPEWRITER with display, complete with user's guide, ribbons and tape. Especially good for crafting. Asking \$70.00 obo. Call (970) 352-9276 or (970) 590-2132

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: 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! Producing fruit trees. MLS # 871886 Asking \$649,900 Call Brian at (970) 219-0281

For Sale: Downsizing... Sears under counter trash compactor-never installed, \$45; Ekornes Grey leather recliner chair with footrest, asking \$200; 5 dozen +/- vinyl white fence rails 2"x6"x16" plus 30 +/- 4-6' tall posts, asking \$100; Wine making

equip. make offer; Small electric fireplace, oak cabinet handmade by Amish craftsman, \$80; Orley small woodburning stove, steel barrel shape fire chamber, w/glass face, \$85; Engine hoist \$100; Rolling Ladder 6', \$75; Two 4-legged dark wood counter stools, never assembled, both for \$25. All prices are OBO. Call (970) 353-4628 Leave message.

Service: Turning 65? Want some clarity about your Medicare options? Anita McAllister is a licensed, local agent who specializes in Medicare. Call 970-515-6882 to set up a no-obligation, no-cost appointment to learn about what's right for you!

Service: Self-employed? Unable to afford Health Insurance? There's a solution! Anita McAllister, a licensed, local agent works with Health Share Ministries, which are 35%-50% less expensive than traditional health insurance. Call 970-515-6882 to learn if it is right for you and your family.

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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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

