



# THE CREDIT LINE

JANUARY 2020

## Convenience Services

### Instant Issue Debit Cards and Mobile Deposit

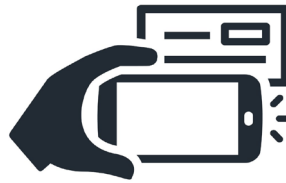
This year we have been able to add even more conveniences to the service we provide you: instant issue and mobile deposit. We hope you are enjoying these new services.

#### Instant Issue for Debit Cards

The convenience of instant issue is that if you ever need to replace your debit card, we can instantly print a new one at the credit union. You no longer need to wait ten days or so for your card to arrive in the mail.

#### Mobile Deposit

The basic convenience of mobile deposit is that you can use your mobile device to deposit checks. You no longer need to come to the credit union to deposit checks.



#### *PLEASE NOTE:*

##### 4 DAY HOLD on Mobile Deposit Checks

While mobile deposit is more convenient because it allows you to deposit checks without visiting the credit union, unfortunately scam artists have found various ways to steal money with this feature, so in December we needed to increase the hold time from 3 days to 4 for funds availability. However, the first \$100 of the deposit will be made available right away. We are sorry for the inconvenience from this, but it became necessary due to the losses.

## Weld Community

### Credit Union

**Same great people,  
Same great service!**

Things are changing and yet some stay the same. With the name change, signage, email addresses, mobile banking, and receipts have an updated look with the new logo.

Your checks, debit card and Visa card with Weld Schools Credit Union will still work and continue to! Your auto payments and deposits will still work as is.

The website look and feel will be a big change! When you go to [weldschoolsccu.com](http://weldschoolsccu.com) it will direct you to [weldccu.com](http://weldccu.com). This is supposed to happen! You will log into HomeLink/online banking in the right hand corner. Your same user name and password will work. Please call us if there are any issues. 970-330-9728

## Breathing Room with SKIP-A-PAY

### Did you blow your budget on Christmas?

Sometimes, it is hard to say no while Christmas shopping, if you kept to your budget, congratulations! If not, we can help!

One thing that may help with loans from Weld Community Credit Union is called SKIP-A-PAY. You may do this online with any of your loans that qualify. You must have had your loan for at least one year, with good payment history, and request the SKIP-A-PAY before the payment is due. You may do this once a year and can go to WCCU's HomeLink (online banking site) to do this. Once you have logged into HomeLink, go to the services tab, scroll down to SKIP-A-PAY, and all the eligible loans are listed. It is that easy! So just BREATHE!

Please note: SKIP-A-PAY adds the payment skipped to the end of your loan and interest still accrues; however, there is no extra fee!



## A Letter From Your CEO

Hello Everyone

I hope the New Year brings many great Blessings to you and your family, and things are good in your world. This has been a year of change in which we look to the past with warm nostalgia, while stepping up to the challenge of adapting to the needs of the business environment. Adopting a new name helps us to continue to grow, and growth helps to ensure we can continue serving you in the future as we always have in the past.

We want to thank all of you that have remained such good friends and loyal members of our great credit union. Most of us do not like change, but we have heard many supportive comments from members about the new name. Becoming Weld Community Credit Union makes official what we have been for years: rooted in the schools and focused on the community.

A good credit union is much more than the name on a sign. As a small credit union in a single location, we are in a better position to get to know you and do a better job serving your needs than other large credit unions based out of town. Our personal commitment to you remains steadfast, and we know it's more than numbers, more than dollars and cents. It's about relationship and commitment. This is why we are always looking for ways to better support local needs such as the food bank and homeless shelter.

About the annual dinner: normally this time of year we are able to provide the date and time of the annual dinner, but this year when we tried to reserve the space at the Country Club, we found out the room is going to be reduced in size to accommodate a new fitness center in the building. We will no longer be able to fit into that location, as our group is about 3 times the largest meeting room size they will have. As soon as we have the new location, date and time, we will let you know in the newsletter, and so don't miss the next issue! We hope to see you there.

Our best referrals come from You! Please be sure to let your family, friends, and neighbors know about us where they will find the best loan rates in town, and let them know how good it is to be a member.

Thanks, and here's to a great 2020!

Dave



## Dormant Account

Please remember to make at least one transaction on your 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 WCCU loan account
- Aggregate of all shares accounts=\$250.00 or greater

However, if these accounts are not used in 5 years, WCCU must close the account and send the funds to the Colorado Department of Treasury Unclaimed Property Division (The 'Great Colorado Payback' Program).

## Annual Meeting INFORMATION



### 2020 Upcoming Closures

MLK Day - Monday, Jan. 20

President's Day  
Monday, Feb. 17

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

-John C. Maxwell

## It "Pays to be a Member"

Free tickets to UNC games for our members!




**UNC TICKET OFFICE**  
 CAMPUS COMMONS  
 1051 22<sup>ND</sup> STREET  
 GREELEY, CO 80639

970-351-4849  
 UNCBEARS.COM/TICKETS

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

- January 18 - Men's Basketball vs Northern Arizona University 2 pm
- January 25 - Women's Basketball vs Idaho 2 pm
- February 1 - Wrestling vs North Dakota State University 2pm
- February 20 - Men's Basketball vs Southern Utah University 7pm
- March 6 - Women's Basketball vs Montana State 7pm

We also have a set of 20 tickets to the above match and 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 [jjyates@weldccu.com](mailto:jjyates@weldccu.com).

For games other than the WCCU Member games, Jolene has a pair of tickets to the Men's and Women's basketball games or wrestling matches if anyone would like to attend. First come, first served!

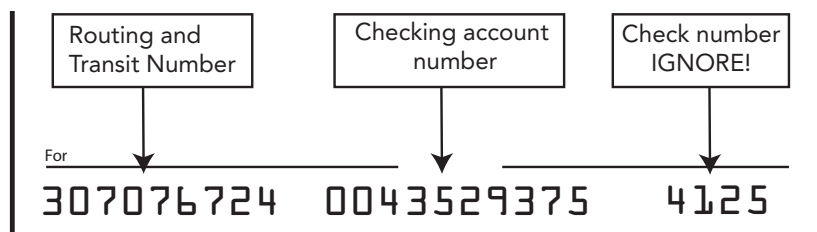
## Checks Ed.

### Questions you're afraid to ask!

**Q:** Halleluja, I am getting a tax refund this year! What numbers do I put down for my checking or savings account so the IRS can deposit my money faster with no hassle?

**A:** The numbers you give to the "tax person" for your refund are very important. If you want the refund in your checking account then look at your personal checks. The first group of numbers on the bottom, left hand side are your Routing and Transit Numbers for WCCU, 307076724. The next set of numbers in the center is your checking account number. The last set of numbers you need to ignore, as they are the actual number of the check you are looking at! If you want your deposit to go into your regular savings account, then provide WCCU's routing number and your member number. More questions? Call us at (970) 330-9728

Here is how it breaks down at a glance on your personal check:



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

## 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. 970-454-0770 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:** Smoker, \$15; 4-drawer filing cabinet, \$20 call (970) 371-7729.

**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:** 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 Call (970) 371-3017.

**For Sale:** Old singer sewing machine (still works!) - wooden cabinet, 3 drawers, storage bench. Asking \$50. Call (970) 371-3017.

**For Sale:** Dark brown electric recliner. Asking \$150; Baldwin Spinet Piano, Walnut color, asking \$500; Pro-Form Treadmill with heart monitor 760 EKG, asking \$350 Text (970) 213-2798.

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

**Service:** CHILD CARE OPENINGS - 2 full time openings for age 2+. Former teacher, preschool curriculum, follows Dist. 6 calendar, licensed provider, great environment, great references. Call Debbie at (970) 352-8186.

**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:** Downsizing... Sears under counter trash compactor-never installed, \$45; Ekornes Grey leather recliner chair with footrest, asking \$200; Coleman 2 piece twin/king camping air mattress - clean, \$25; Wine making equip. make offer; Small elec. fireplace, oak, handmade by Amish craftsman, \$80; 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.

**Volunteer Opportunity:** To mentor Middle School aged children in Milliken. Contact Amanda at amanda.smith@weldre5j.org.

**Service:** Housekeeping or "spring cleaning" all year long. Very efficient, reasonable, dependable and honest. Call Cheri for more information at (970) 685-9486.

**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 WCCU member. (You may not list an ad for non-members.) You may drop off your listing at the credit union, email it to admin@WeldCCU.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.

THE CREDITLINE



WELD COMMUNITY CREDIT UNION

Published by  
Weld Community  
Credit Union

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p: 970.330.9728 f: 970.330.1668  
www.WeldCCU.com

DataCheck: 877.946.9728

### WCCU Hours

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

