



THE CREDIT LINE

JANUARY 2021

HAPPY NEW YEAR!



Good bye 2020... Hello 2021!

At Weld Community Credit Union (WCCU) we are glad to see 2020 go and we look forward to 2021, but first... we need to look at what happened in 2020!

The Credit Union building was given an interior facelift: bright paint on the walls to reflect the new logo, new flooring as well as stone veneer walls in the lobby and beneath the teller line, and new metal artwork behind the receptionist desk specially designed for WCCU! Other not so fun additions to the building were Plexiglas shields, masks and tons of hand sanitizer. Who would have been able to predict a year ago that face masks would become a fashion statement?!

Outside we updated landscaping to help conserve water! WCCU replaced 10,000 square feet of lawn with Xeriscape plantings. We worked closely with the City of Greeley Water and Sewer Department and received a \$10,000 grant from their 'Life after Lawn' Program. The lettering on the building was updated to reflect the new name.

Online we unveiled a new website with an updated clean look. More and more are utilizing mobile deposit app and now we are able to email receipts to members. We are always adding more convenience and services for our members.

New custom Weld Community Credit Union checks are now available for our members with checking accounts.

We received a 5 star rating from BauerFinancial for 2020 recognizing us as one of the strongest financial institutions in the country.

Thanks to all of our members sharing about WCCU to friends and family. We were able to add 500+ new members! This amazing growth in membership is nearly unmatched by credit unions of our size. We appreciate your confidence in us. We give \$5 to the Weld Food Bank or Guadalupe Community Center for every new account and every new loan. Because YOU spread the word, in 2020 we were able to give the Weld Food Bank \$3,590 and the Guadalupe Community Center \$2,689! Now that puts the COMMUNITY in Weld Community Credit Union!

100 Tags - Congratulations to our members who picked up Salvation Army Angel Tree tags and to the members who donated for us to shop for them. Thank you also to Transwest Truck & Trailer of Frederick filling 21 tags! In the past we felt fortunate to fill 50 tags! This year was double! We are PEOPLE HELPING PEOPLE!

Speaking of People Helping People; the staff at Weld Community Credit Union pay to wear jeans for two weeks out of each month. They participate voluntarily and have raised \$3,600 in 2020 to donate to local non-profits. Amazing!

A Letter From Your CEO

Hello Everyone

Happy New Year! Last year certainly had its challenges to offer and so I wanted to let you know we are still in great shape with much thanks for your referrals of family and friends. Last year over **500** new members joined Weld Community Credit Union, and that continued in the drive up even during the time our lobby was closed! Word is getting around, and thank you for your part in this. Each month, the majority of our new members come from you telling others what a good deal it is to be a credit union member. This is especially true when you let people know about our loans. Not only does that help your credit union, but it also helps your family and friends who will save money each month. The more members we have, the greater our ability to continually offer more convenience and service.

We have added new carpet, paint, stonework and flower gardens, but none of it means anything compared the good service you receive at Weld Community Credit Union; and, nothing is more beautiful to us than the smile you have on your face as you walk out the door.

Over the years we have followed a conservative financial strategy, and that approach pays off in times like these. Because of this we remain 5 star rated by Bauer Financial and will be here for you today, tomorrow, and beyond. The best part of being a member is that you get to have your cake and eat it too – you get the best rates on your loans, while being able to shop local and support Weld County instead of supporting out of town interests. Through us, your activity supports a number of local charities, including the Weld Food Bank and Guadalupe Community Center. In a few months from now we will shake the snow off and move into a welcoming spring. I wish you well as we dive into 2021 and do what we all can to make the world around us a little better. Keep an eye on this newsletter for announcements of our events during the year including the annual dinner and members appreciation. In March you will see us at the Home and Garden show, and then we are looking at dates April for the annual dinner. Once we have a firm date, we will announce that in the coming months.

Thanks again and wishing you our best in the New Year,

Dave

Dormant Account

Please remember to make at least one transaction on your savings and checking account once a year. A \$3.00 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 an account does not show activity 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).



2021 Upcoming Closures

MLK Day - Monday, Jan. 20

President's Day
Monday, Feb. 17



Affected by COVID-19?

Free Financial Counseling can help!

If you or a loved one has been financially impacted by the COVID-19 virus, our partners at GreenPath™ Financial Wellness can help.

A national non-profit, GreenPath offers judgment-free counseling and advice (free of charge) to people facing debt and other issues.

Whether you are experiencing a temporary disruption to your paycheck, a longer-term income loss from layoff or job loss, or are just worried about your financial future, GreenPath's NFCC-certified counselors will walk through your whole financial picture and help you identify options that relieve stress and make it easier to bounce back.

For those dealing with debt, GreenPath can also help you to explore options that may be available to you through your creditors as a response to the COVID-19 crisis, such as reduced late fees or waived penalties.

Counseling from GreenPath is free and 100% confidential.

To get started, call (877)337-3399 or www.greenpathREF.com
For additional COVID-19 financial wellness resources, visit Green Path's COVID-19 resource page at greenpath.com/coronavirus.

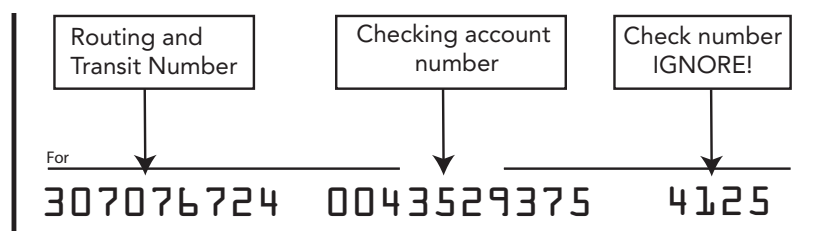
Checks Ed.

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:



Money for Projects!

Education Assistance Fund

Educators... Rough year! What are 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.

Some examples of past grants have been:

- Classroom Library
- Manipulatives
- STEM kits
- Common Read books
- Battle of the Books
- Graphing Calculators

Please help us help you!

The average grant is \$350 and it is a simple application. Go to weldccu.com at the top of the website click on [Member Resources](#), from the drop down menu go to [Form and Applications](#). Scroll down, look for Education Matters. Fax to (970) 330-1668 Attn: Jolene or email attachment to Jolene at jjyates@weldccu.com

The committee looks forward to your grant applications!

Deadline is February 15th.

Salvage Yard

For Sale: 2001 Black Honda Civic, 4-door, automatic, 66,000 miles, new battery and tires (5/2019), updated engine work (6/2020). Valued at \$6080 (CARFAX) Asking \$5,500. Call (970) 352-5495. Please leave a message.

For Sale: Singer Zig-Zag Sewing Machine with carrying case, in good condition. Asking \$50; Echo 3, 3-wheel electric Scooter with basket. Fits easily in a car trunk. Best for individuals 5'8" and shorter. Asking \$350. Call (970) 330-2371.

For Sale: Upright piano in good condition with bench - Asking \$100 obo; Bedroom dresser with mirror and night stand good condition asking \$150 for both or can sell separate. Call (970) 217-8252.

For Sale: 2 bed/2 bath home located in the first and only cooperative community for active adults 62+ in Greeley. It offers maintenance-free living for a worry-free lifestyle. Located at 4527 W 24th St. Rd. Home # 216. Call (970) 400-7474.

For Sale: Vintage Chromcraft oval table with leaf (for kitchen or dining room) and 6 swivel chairs, \$200; Wood book/display shelves with doors on bottom shelf. 5 feet tall, 2 feet wide, \$75; 2 sets of 2 matching living room lamps. \$40 per set. Call 970-397-8481, can text a picture if needed.

For Sale: Victorian Cherry Queen bed frame & triple dresser in good condition, \$100; folding stroller, heavy duty, \$35. Call (970) 371-7729.

For Sale: Vintage National Geographic Magazines from the 1910s through the 1950s Price is negotiable. Call (970) 895-2266 for more information.

For Sale: Upright Piano, like new, red mahogany, acoustic, includes bench. Asking \$1,500 call (970) 378-1755.

For Sale: Catnapper Power lifter electric chair. Can lean back to a lounge sleeper, olive-beige. Buyer must transport. Asking \$25. Call (970) 352-9276.

For Sale: PFALTGRAF 'Villa Flora' Stoneware dinnerware, service

for 8. Dinner plates, salad plates, soup/dessert bowls, serving platter, vegetable bowls, deep dish serving bowl, relish dishes, salt & pepper, sugar bowl. Includes extra plates and soup bowl. Sold as a set - \$175. Call (970) 215-8367, leave message.

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 each. Transfer fees included. Call (970) 454-2183.

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 \$1,500 each and 1/2 of the transfer fee. Call (970) 397-1722.

For Sale: Yamaha solid state guitar amp 2x12 speakers, \$200; 2 music stands each \$15. OBO for each, Call (970) 534-0759.

For Rent: Townhome 509 46th Ave. 3 bedrooms, 2 baths, living room, dining area, kitchen, laundry room (w/d), family room and game room. All appliances, central air, patio and fenced backyard. No pets, No smoking. Includes water and lawn care. \$1,600 a month. Deposit and references required. (970) 371-0532.

Service: Need help caring for a loved one? Experienced compassionate caregiver available to assist... flexible, honest and attentive to individual needs. Kindness with good communication. Trained in Dementia care. Teaching background. First Aid certified, Master's degree. Greeley and surrounding area. \$17.00/hr. Call (970) 373-7426.

Service: Tutoring K-5: **Are you overwhelmed? I can help!** 35+ years of teaching experience. Assess and reach goals, fun learning environment, Kinder prep, flexible

hours. Lori Preshaw (970) 576-9383.

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.

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WELD COMMUNITY CREDIT UNION

Published by
Weld Community
Credit Union

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WCCU Hours

Lobby: M-F

Drive-Up: M-F

Saturday Drive-Up:

9am - 5:30pm

7am - 5:30pm

9am - Noon



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