THE CREDITLINE MARCH 2021

HOME is where you live & LOVE

Find the Home Equity Loan that's right for you with No Closing Costs

Rates as low as **3**<u>49</u>%_{APR*}

WELDCOMMUNITY CREDITUNION

-NO Closing Costs -NO Appraisal Fees -Flexible Terms and Rates -Save thousands with long term benefits

Apply online today or stop by the office. Offer expires April 30, 2021!**

Refinance your home with a 5, 7,

10, or 15 year mortgage - or open

a Home Equity Line of Credit with

NO CLOSING COSTS!

*A.P.R.= Annual Percentage Rate. Rate dependent upon credit worthiness. Restrictions apply. \$25 will be deposited into new member savings account at opening. Check with Weld Community Credit Union (WCCU) for complete details. Verification of homeowner's insurance required to close Ioan. 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 WCCU Floor Rate which is as low as 3.49% A.P.R. To refinance an existing WCCU Ioan, \$5,000 or more must be added to the balance. Equal Housing Lender. NMLS 399914. All accounts insured to \$250,000 by National Credit Union Association. **Offer Valid 2/1/2021 until 4/30/2021

Upcoming Dates

Daylight Savings Time -spring forward March 14

Shred Day April 17 9-11

Annual Meeting May 8

More details about Annual Meeting will be provided in the next newsletter.

Save the date!

Fraud Center Do's & Don't

In our continuing efforts to keep your accounts secure and our fees low, we want to review WCCU's fraud alert system for potential fraud.

Here's how it works: 1. When potential fraud is detected, you will receive an automatic email notification from Weld Community Credit Union, with the option to reply with "fraud" or "no fraud." <u>DO</u> reply to this with your answer.

2. One minute after the email, you will receive a text alert from 32874 between 7am and 9pm, which also has the "fraud" or "no fraud" option. **DO** reply with your answer.

3. If there is no response received from you, five minutes after the text alert, you will receive automatic phone calls to confirm or deny fraud. $\underline{\textbf{DO}}$ confirm or deny.

Remember – our messages will *never* ask for your PIN or account number. <u>**DON'T**</u> ever provide your PIN, Account number or any other personal information. We don't give out the phone number for the Fraud Center because bad guys can spoof that number. <u>**DO**</u> limit your answers to yes or no, fraud or no fraud; then if it is bad guys, they don't have any of your information.



Shred Day is Coming! Rain or Shine, Covid or not...

Shred day is coming! Mark your calendar for April 17th box up your shred and bring it to Weld Community Credit Union. We will be shredding from 9-11. We will be social distancing and wearing our masks and you should wear your mask too! Let's all stay safe!

When gathering your shred please make sure there are no plastics in it, no x-rays, no trash bags, no check book covers.

You may leave the paperclips and staples in/on the papers.

This is one of the benefits of being a Credit Union member, because it pays to be a member. We appreciate you!

FYI: The fee for lost or nabbed drive-up canister is increasing to \$150. (They are really expensive!)

CREDITLINE Salvage Yard

For Sale: 1994 Champion Mobile Home-Terrace Park in Evans, 55+ community. 2 bed/ 2 bath, 2 car tandem w/ enclosed car port. All appliances included. Asking \$60,000 obo. available for immediate possession. Lot rent is \$525, must have prior park approval. Call (970) 397-2692 for more info.

For Sale: 99 Chevy Lumina, 3100 SFI V6 Engine, newer tires, 2019 battery, wiper blades, windshield. Oil and filter changed regularly. 105,689 miles and still using it. Runs great, vehicle for any age driver. I am second owner, purchased @ Ehrlich Toyota. Asking \$2,600 obo. Call (970) 405-4711, leave message.

For Sale: 2001 Gulfstream Conquest 5th wheel with hitch. 18' awning 12' power slideout with awning, 2 vent covers, front power leveling jacks, rear scissor jacks, 5th wheel stabilizing jack. Always sheltered when at home. Asking \$8,000. Call (970) 978-3176.

For Sale: 2009 Macbook Pro asking \$200; Privacy Decorative Bamboo Fencing 4 panels each 120" tall x 10" wide- make offer. Call (970)397-4839

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. *Now* \$5,000 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: Solid Oak table with leaf and 4 chairs in good used condition. Asking \$125. Call (970) 397-2692

For Sale: PFALTZGRAF '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: Pianola Player Piano- pump and electric. Comes with 60-70 player rolls. Asking \$2,500. Call (970) 686-7081.

For Sale: Titan Red Accordian, Made in Italy. Asking \$300. Call (970) 686-7081.

For Rent: Townhome 813 63rd Ave. Greeley, 3 bedrooms, 3 bathrooms, Open: livingroom, dining room, kitchen; gas fireplace, finished basement, 2 patios, No pets, No smoking \$1,900 per month. Call (970)302-0719

Wanted: A 10 Gallon aquarium that you are no longer using. I want to buy it and accessories for my family's turtle. Please call (970) 356-2776.

For Rent: Townhome 509 46th Ave. Greeley 3 bedrooms, 2 baths, living room, dining area, kitchen, laundry room (w/d), family room and game room. All àppliances, 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: Tutoring. All levels. All ages. Math, Reading, Spelling, Writing. Certified Barton tutor, licensed teacher, former president of Home Educators Fellowship. Help your student get caught up and fill in gaps caused by COVID-19 learning disruptions. Mrs. Salzano (970) 313-6795.

Service: Need help caring for a loved one? Experienced compassionate caregiver available to assist... flexible, honest and attentive to individual needs. Kindess 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.

<u>Service:</u> 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 noobligation, 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.

CreditLine

Published by Weld Community **Credit Union**



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DataCheck: 877.946.9728

WCCU Hours

Lobby: M-F	
Drive-Up: M-F	
Saturday Drive-Up:	

9am - 5:30pm 7am - 5:30pm



9am - Noon



