



# THE CREDIT LINE

JANUARY 2022

## HAPPY NEW YEAR!

Good bye 2021... Hello 2022!



At Weld Community Credit Union (WCCU) we are glad to see 2021 go and we look forward to 2022, but first... we need to look at what happened in 2021!

The Jeri Cranwell Education Assistance Fund Committee dispursed \$11,716 to Weld County classrooms and school libraries in 2021! Remember to apply in 2022! (See page 3 for more details.)

Thanks to all of our members sharing about WCCU to friends and family. We were able to welcome 900+ new members! We thought we had huge growth in 2020, but this almost doubles that!!! 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 member and \$10 for every new loan. Because YOU spread the word, in 2021 we were able to give the Weld Food Bank over \$7,500 and the Guadalupe Community Center over \$6,800! Now that puts the *COMMUNITY* in Weld Community Credit Union!



50 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. We filled the 50 tags and with your cash donations we were able to give a check for \$640. Our members are very generous! 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 \$2,400 in 2021 to donate to local non-profits. Amazing!

People Helping Pets; 2021 was the first annual Weld Community Credit Union Sponsored fundraiser for the Humane Society of Weld County. The fundraiser was called Woofstock, we tie-dyed t-shirts, enjoyed music from Too Much Fun DJ, Colorado Snowies (snow cones) joined us, and donations from Minuteman Press and J&T Feeds. The Humane Society brought 5 dogs and one was adopted. Our members and the community were generous with cash and donations of "stuff" to the tune of \$3,000 and 3.5 pickup loads of "stuff".



Compete to Beat Hunger for the Weld Food Bank was very successful. Weld Community Credit Union participates every year. With our members help, we were able to donate over \$2,800 and 933 pounds of food to help our hungry neighbors in addition to what the Weld Food Bank gets from WCCU every month. Another great example of "People Helping People"

## A Letter From Your CEO

Hello Everyone

Sometimes we do not realize how unique Weld Community Credit Union is, and how that makes us a special place to be a part of. Whether you are a member or you work here, as a small credit union things are very different compared with other credit unions based in other cities with hundreds of employees. This means that often we view ourselves and you members as family, and many of us have been here for several years as you may know. We know many of you well, and we are also close to each another in this workplace. With that, I wanted to share news with you that Linda Wagner in the Accounting Department passed away November of this last year.

Linda had been with us for over 28 years, and everyone really liked Linda. While she avoided the limelight, she was very special to us at Weld Community Credit Union, and we all miss her. Most of you would not have had the pleasure of meeting Linda, and so I will share with you that she was



one of the kindest and most tender-hearted people I knew. She had such a generous spirit and good humor, often bringing in treats for others, and near Christmas would go to great lengths to sew nice little gifts for each of us. She enjoyed expressing her creative side and would help marketing build displays and exhibits, and revealed to us a level of joyful innovation at those times. Linda also had such a tender heart for small animals and for her puppy, which brought her a lot of joy in recent months.

Gentle and humble in spirit, may she rest in peace.

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).

## 2022 Upcoming Closures

MLK Day - Monday, Jan. 17

Presidents Day -  
Monday, Feb. 21

**HAPPY**  
*New Year*  
**2022**



## Supervisory Committee Opportunity

### People Helping People

*How would you like to join our Supervisory Committee?* This group meets monthly for an hour to help oversee our audit activities, and the governance processes of the credit union. Our goal is to ensure proper duties are being carried in a way to support of safety and soundness of the credit union, on behalf of all members. By serving on the committee you interact with other like-minded members and see more about how we fulfill the philosophy of 'people helping people' as a credit union, of which you become a key part of that mission. Members of this committee are also allowed to be a part of member events and other key meetings at the credit union throughout the year.

Previous members have used this service to aid them in later service on the board (if desired). *This is a volunteer position, and we need you!*

You will receive training, learn a lot, have fun, and can feel great about giving back to your community and credit union. After all, helping others is the very core of the credit union philosophy. Apply today by submitting your brief resume and cover letter describing your interest in this position to [weld.supervisory.committee@gmail.com](mailto:weld.supervisory.committee@gmail.com) or you can send a letter to: WCCU, Attention: Supervisory Committee, P.O. Box 336485, Greeley, CO 80633. Feel free to ask any questions about this opportunity.



## 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](http://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 [jyates@weldccu.com](mailto:jyates@weldccu.com)

The committee looks forward to your grant applications!

*Deadline is February 15th.*

## Checks Ed.

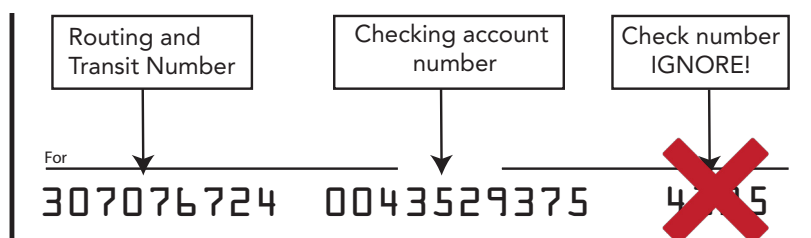
Questions you're afraid to ask!

**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:





## Salvage Yard

**Volunteer Needed:** to serve on the Supervisory Committee at Weld Community Credit Union, please consider serving. They meet monthly for an hour. See page 3 for more details or call (970) 330-9728 with questions.

**For Sale:** Singer Simple sewing machine in great shape, \$50; Emeril Lagasse Power Air Fryer 360, never been used (brand new!), \$250; Bissel Spotbot with detergent, \$30; Large Kenmore Grill, \$150; Nostalgia electric bread maker, \$50. Make offers on anything! Call (970) 396-9338.

**For Sale:** 2 keyboard Lowrey upright electric organ with base pedals (like new) Asking \$210. Call (970) 353-5726.

**For Sale:** Noritake Stoneware (Sunset Mesa design) settings for 12, along with additional serving pieces. Asking \$100 OBO. Call (970) 371-7729

**For Sale:** Yamaha Alto Sax, like new, used one school year. Original price \$2,040. Asking \$1,200 OBO. Call (970) 405-3796.

**For Sale:** Heritage Porcelain dolls in good condition with boxes; (1) Diana doll opened - \$25 OBO; Barbie Christmas dolls never opened - \$75 OBO; Barbie "Audrey Hepburn - My Fair Lady" doll (pink dress) never opened - \$125. Call (970) 301-4477, leave message.

**For Sale:** Roofing Shingles - 21 bundles of Presidential Shakes TL, black; 1½ boxes of Hip and Ridge - SBS modified high profile; 3 metal air vents. Asking \$1,250 OBO, call (970) 353-0253 or (970) 584-9123.

**For Sale:** Roadmaster Hitch Mount - spare tire carrier; \$540 new, asking \$350. Call (970) 381-4153.

**For Sale:** Medium Oak TV Console, excellent condition. 2 Shelves with glass door + Storage compartment. Holds up to a 32" TV. Asking \$200 with TV. Call (970) 506-0970 for more information.

**For Sale:** Fishing Tackle - *retiring from fishing:* 7 spinning Rods & Reels; 2 Bait Casting Rods & Reels; 2 Antique Whirlaway's Spin East (1950); 1 Zebco Small Metal Reel (1960); Various Plugs, Jigs, Spinners and Plastics. Call (970) 397-3818.

**For Sale:** 23795 CR 35, LaSalle, CO 80645. 4.84 acres with 1008 sq. ft. home. 2 Bed, 2 Bath (very easy to add 2 Bed, 1 bath and extend the living area - *Make it your dream home!*) Property enclosed with pipe

and cable fence. Detached 30 x 30 over sized Garage. Pole barn with 3 runs, large pen and pasture, with access to heated water troughs. Call Jenn at (970) 331-4146.

**For Sale:** Student Desk, refinished, 4 drawers, no chair. Asking \$30. Call (970) 353-0596.

**For Sale:** Quaker State (conventional) Motor Oil, SAE 5W-20. Twenty-two sealed quart bottles. \$2.99 each. Call (970) 302-5227, please leave a message.

**Free:** Upright piano in good condition with bench - Call (970) 217-8252.

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

**For Sale:** Bernina Record Sewing Machine, comes with many attachments: 18 assorted feet, 4 assorted thimbles, plastic dressmaker button guide, sharp electric scissors, brush. Asst. notions: thread, seam cutter, 2 small screw drivers, mini brush to clean machine. This machine has been cleaned and checked by a professional. Asking \$575. Call (970) 339-3101.

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

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

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

**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:** Painting - Residential repaint specialist serving Northern Colorado for 25 years. Exterior, interior, power washing, complete coating needs. WCCU members get 10% off. Owner operated. Call (970) 581-0875 Robb Sherwin. Paint Solutions Inc.

**Roommate wanted:** Spacious basement room, 3/4 bathroom, 2 large closets. Studio, no kitchen. Call (970) 685-9486

**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. Greeley and surrounding area. 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:** 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: You deserve to age in the place you call home.** Anita McAllister offers a Short-Term Care Insurance, providing benefits that may be right for you. To set up a no-obligation appointment or to learn more, call her at (970) 515-6882.

**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](mailto: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  
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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



NMLS#  
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