



THE CREDITLINE

NOVEMBER 2022

Was there a credit union at the first Thanksgiving?

The short answer is no, there was not. The first Thanksgiving occurred in 1621, which was 150 years before the creation of the first credit unions. In fact, the first modern financial institutions wouldn't reach the country of the Pilgrims' origin until the middle of the 17th century. However, the Pilgrims did believe in many of the principles that would come to define the credit union movement that swept the globe in the 19th and 20th centuries.



The Pilgrims wanted to work together as a community.

It is clear that the pilgrims were united by a sense of community and togetherness. Convinced they couldn't maintain the values that most mattered to them if they stayed in England, they risked life and limb to cross the ocean, hoping to build better lives for their families.

The Pilgrims were unsatisfied with a financial system that took away their power.

When the Pilgrims wanted to travel to the New World, it was a difficult and expensive task. A group who wanted to leave Europe would need to find an experienced captain, which was no easy task at a time when crossing the Atlantic took months and often killed those foolhardy souls who were willing to take on the challenge. Then that group needed to pay the crew, save enough food and supplies for the journey and pay all sorts of taxes and fees. Loan decisions were made by the King or a few incredibly wealthy individuals. In today's context, it would be like getting a small loan to start a business but your only choice of lenders were millionaire business tycoons or the owner of your nearest NFL team. The Pilgrims were denied a charter for a new colony by King James I, so they had no choice but to seek out the wealthiest individual they could find. In their case, they secured a loan from Thomas Weston to pay for the trip.

They could have used a much better loan.

We all learned in grade school that the Pilgrims carried all of their possessions with them, and the historical record confirms that the passengers on the Mayflower were very poor, even for 17th-century colonists, a particularly poverty-stricken lot. So, how on earth did they secure the loan to head to the New World? It was pretty ugly. The terms of the loan were seven years of indentured servitude. They wouldn't make any profit or own any land for seven years, at the end of which half of the land would revert to Weston and the company to whom he sold shares in the Mayflower voyage. You'll never get a loan from us that you'll end up regretting.

At Weld Community Credit Union, we are owned by you, our members. We are not driven to generate profits for a stock market dividend. The money generated by your credit union is put into lowering the interest rates on your loans, reducing fees, enhancing our technology and more.

The Thanksgiving feast was a celebration of the credit union spirit. We believe that if we work together, we'll all be better off. Weld Community Credit Union is 100% local and made up of members and staff who live in our community. We work together and our kids play together. There's a good chance that if it's snowing on you, we're shoveling our driveways too.

People Helping People

Of course, Thanksgiving isn't just about Pilgrims. It is also about the native people with whom they shared dinner that November, the feeling of community and well-being that brought everyone together.

This Thanksgiving we hope you'll reflect on the spirit of the day. It's a great time to think about your community and everything for which you're thankful. We're thankful for all of you. We exist to serve this community and have been doing so since 1936, and we enjoy the work we do to make today better for you and advance your tomorrow. We are thankful for you and our credit union family!

Salvage Yard

For Sale: Winter tires (4) Ice Pro studded. Used one season, 215 70R 16. Asking \$100, call (928) 499-8975.

For Sale: 20'x10'x9' Heavy duty grey canopy in excellent condition. Sturdy interlocking metal support poles make canopy strong and rigid. Cover is grey, waterproof and tear resistant. Has been disassembled for transport and includes all parts and hardware. Asking \$175 call (970) 381-1030.

For Sale: I Want to re-home pre-WWII German beer steins. Price Neg. call (970) 353-7501.

For Rent: 1 bedroom rental in a fully furnished house. Rent and deposit \$600. Tenant pay 1/2 electric, WIFI and TV. This lovely home has 2 bedrooms on mainfloor (1 occupied by a quiet roommate). Washer-dryer, 1 bath, street parking, overlooking Luther Park, Maplewood area, large back yard, no pets, no smoking. Photos available. Credit Check, background information required. Call (970) 714-4768.

Service: Need to buy or sell a home in Northern Colorado? Call me, Monty Ambriz a local real estate agent. I am experienced, diligent, and extremely hard working. Call (970) 290-2160 or visit montyambrizrealestate.com. Let me know what in the world I can do for you!

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.

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!

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 Marketing@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 Holiday's Are Coming!

Christmas is coming... order wreaths and poinsettias from Greeley West High School horticulture at <https://greeley.revtrak.net/High-Schools/greeley-west-high-school/gwhs/gwhs-horticulture/#/list> for more information. link. Order Nov. 7 - Dec. 2.



Floral Design of the month club is on sale now. *Pre order for next year, great Christmas presents!* This club allows students to learn floral design and create beautiful centerpieces each month for you to pick up and take home. Contact Mrs. Samantha Pierce at spierce2@greeleyschools.org to order the winter collection today. \$120 for 4 floral designs. Treat yourself to fresh flowers monthly while supporting classroom learning!

Funds raised from these sales will benefit the Greeley FFA Chapter to support student growth in leadership development and career readiness.

Holiday Closures

- Friday, November 11th for Veterans Day
- Wednesday, November 23rd close at 4:00
- Thursday, November 24th for Thanksgiving Day
- Monday, December 26th observance of Christmas Day
- Monday, January 2nd observance of New Year's Day

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Published by
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Credit Union



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WCCU Hours

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



NMLS#
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