



THE CREDIT LINE

JANUARY 2023

HAPPY NEW YEAR!

Hello 2023!

At Weld Community Credit Union (WCCU) we look forward to 2023, but first... we need to look at what happened in 2022!

Classroom Grants - The Jeri Cranwell Education Assistance Fund Committee dispursed \$15,834.55 to Weld County classrooms in 2022! This is an all time record high! Remember to apply in 2023! (See page 3 for more details.)

Growth -Thanks to all of our members sharing about WCCU to friends and family. We were able to welcome 550 new members! 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 and give us great Google reviews, in 2022 we were able to give the Weld Food Bank over \$8,100 and the Guadalupe Community Center over \$8,895! Now that puts the COMMUNITY in Weld Community Credit Union!

50 Tags - Congratulations to our members who picked up 33 Salvation Army Angel Tree tags and to the members who donated for us to shop for 17 of them. We filled 50 tags! Our members are very generous! We are *PEOPLE HELPING PEOPLE!*

We Pay to wear Jeans - the staff at Weld Community Credit Union pay to wear jeans for two weeks out of each month. They participate voluntarily and have raised almost \$3,000 to donate to local non-profits. Amazing!

People Helping Pets - 2022 was the 2nd annual Woofstock, Weld Community Credit Union's sponsored fundraiser for the Humane Society of Weld County. WCCU gave out tie dyed scarves, enjoyed music from Music Man DJ, had booths at the event from the Human Society, Ambriz the Broker and EmBARK Pet Photography. Donations from Minuteman Press, J&T Feeds, and Ambriz the Broker. The Humane Society brought 1 dog named Whinnie the Pooch and he was adopted! Our members and the community were generous with donations. Almost \$2,000 and a lot of needed items.

Compete to Beat Hunger - Weld Community Credit Union participates every year competing with other businesses in Weld County. With our members help, we were able to donate over \$2,000 to help our hungry neighbors in addition to what the Weld Food Bank gets from WCCU every month. We also won the 2022 CanSculpture for the DIY category! Another great example of "People Helping People." See picture on page 3.

Aims Community College Greeley Campus Arty's Pantry - WCCU did a special event for Aims Community College. We collected \$535.40 and food donations for Aims students in need. Arty's Pantry was started to ensure that all students have access to food and the basic supplies they need to succeed. Aim's wants their students to be able to concentrate on their studies, plan for the semester, and not worry about how they will get their next meal. WCCU collected donations from our members as well as from an Aims Alumni Event. See picture on page 3.

A Letter From Your CEO

Happy 2023 to you and your loved ones. This is a good time for housekeeping and making new resolutions, and as you make resolutions and prepare for the upcoming year, we wish you happy times ahead, and safe banking.

To help you protect your money and keep it safe – we are here to help, but you are in control:

The Safe Banking Seven

1. Never share your mobile or online banking login, pin or password with anyone who contacts you doing so is the same as handing them all of your money and trusting them with it.
 - We will never call you to ask for your password, or ask you log in for us to check security
 - As soon as someone asks for your account number, login, pin or password, you know it is a scam.
2. Do reply to communications from our fraud center to verify recent transactions
 - You'll know it's our fraud center because they will not ask you for your account numbers, they will ask you to verify recent transactions -
 - Simply confirm information they give to you, answer yes or no
 - This will help to keep your credit card open if the system flags a transaction as potentially fraudulent
3. Do sign up for e-alerts with online banking.
 - This is a key way to avoid losses and easily keep tabs on your accounts
 - Go to weldccu.com, click Online Banking, log on, click on services, scroll down to Account Alerts, click continue and follow instructions.
4. Travel - If you plan to travel out of the area, please let us know by calling or stopping by the branch so that transactions are not flagged as potentially fraudulent.
 - This will help to keep your account open while you travel
 - You can also list travel plans on mobile banking by clicking on the 3 lines, cards, then travel
5. Mobile Deposit
 - Do NOT deposit checks that you don't know where they are from
 - When depositing a check with mobile deposit only the first \$225 will be available until the check clears the system
6. Wire - please understand we do not wire money from your account unless you sign in person at the branch for the transaction
 - The last thing anyone wants is to see your account drained, and so this requirement provides solid assurance that funds will not be wired from your account unless you authorize it
 - Plus, we like seeing you come in and visit in any case!
 - If you are moving, there are better ways to begin moving your money to a new bank or credit union than to try wiring the money after you move – see us to ask how!
7. Always and Everywhere, if an offer sounds too good to be true, it probably is:
 - There are a number of scams that promise you something great in exchange for a transaction and some information - Don't fall for it! Also, if a threat sounds too urgent or scary, it probably isn't real
 - Do not trust someone who calls you and starts demanding money,
 - IRS, communicates by mail, not by phone
 - Relative in jail, don't believe them, hang up and call your loved one
 - Lawsuit pending against you, tell them to mail you a certified letter
 - If they ask you not to hang up - it is the classic sign the call is a scam – hang up!

Additionally Insured - Did you know Weld Community Credit Union also protects your account by supplementing the Federal Deposit Insurance from NCUA? We are one of the few credit unions that provide additional insurance to double your NCUA federal deposit insurance. The NCUA insures up to \$250,000 on accounts, and our additional insurance by ESI doubles that coverage with an additional \$250,000. Just another reason it pays to be a member. This is something only certain credit unions can offer, and we are proud to include that as a part of our service to you.

If you have other questions about how to protect your account, let us know.

Dave



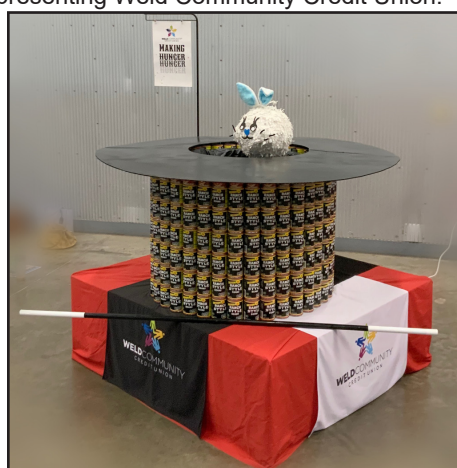


Arty from Aims Community College accepting the check, food and personal products. L to R Jolene Y., Kristen C., and Dave B. representing Weld Community Credit Union.



In spite of the cost of living,
it's still popular.

- KATHLEEN NORRIS



Making Hunger Disappear!
WCCU CanSculpture

Money for Projects!

In your classrooms
Educators - 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

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: Kristen or email attachment to kcampbell@weldccu.com

The committee looks forward to your grant applications!



Grant Info

Deadline to apply is February 15th

Checks Ed.

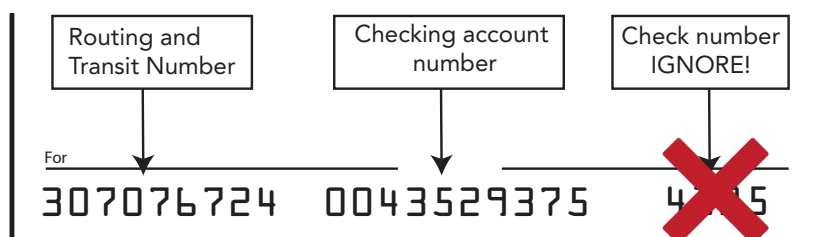
Questions you're afraid to ask!

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

For Sale: Heritage Village Collection - Dickens' Village Series - 17 pieces. Also - Dickens Creche Set and trees. Asking \$50 for both. Call (970) 352-1246

For Sale: Art Work – “Morning Surprise” by Terry Redlin with certificate of authenticity, professionally matted and framed in walnut. Asking \$295 obo. Call (970) 213-2798

For Sale: White Superlock 2000 ATS Serger Sewing Machine (New) asking \$250 obo. Call (970) 213-2798.

For Sale: Pentax K1000 Film Camera with telephoto lens, wide angle lens and case. Asking \$350 obo. Call (970) 213-2798.

For Sale: Franciscan Earthenware Dishes – pattern: Desert Rose, 12 place setting plus 2 serving bowls; creamer and sugar. Will sell as is or divide into smaller settings. Prices negotiable. Call (970) 213-2798.

For Sale: Jack LaLanne Juicer new, no box. Asking \$29.95 Jack LaLanne Juicer new, in box. Asking \$45. Call (970) 213-2798.

For Sale: Vitamix 3600 Blender with original recipe book, in good condition. Asking \$60. Call (970) 213-2798.

For Sale: 2003 Harley Davidson motorcycle, custom paint, excellent condition. Asking \$5,500 OBO. Please text/call (970) 397-4926

For Sale: 1977 Buick Skylark, custom paint, perfect for weekend hobbyist/project, runs good. Asking \$3,000 OBO. Please text/call (970) 397-4926

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: 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 20% 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 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.

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Published by
Weld Community
Credit Union

WELD COMMUNITY
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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