



THE CREDIT LINE

APRIL 2024

Events Coming Soon



SHRED AND ELECTRONICS RECYCLE EVENT

(MEMBERS ONLY)

SATURDAY, APRIL 13TH
9AM TO 11 AM

2555 47TH AVE
GREELEY, CO 80634

(IN THE PARKING LOT)



SEE MARCH NEWSLETTER FOR DETAILS!

Electronic Recycle Event -

- Anything with a cord can be recycled.
- Proof of membership required.
- Only 1 (one) T.V. or computer monitor will be accepted per account.
- No Projection T.V.s, or Console T.V.s (built into a wood cabinet)
- No Large Appliances or anything with freon
- No Batteries

Shred Event - You may bring up to 4 file boxes per member.

- **NO** - plastic bags, 3 ring binders, metal binders, metal binder clips
- **YES** - Paperclips, Staples, Plastic sleeves, Credit/Debit Cards

CANNED FOOD DRIVE - while you are here, drop off food for Weld Food Bank!

Annual Meeting



WELD COMMUNITY[®]
CREDIT UNION

MAY THE 4TH
BE WITH YOU!

ANNUAL MEETING
LUNCHEON



SAVE THE DATE!

SATURDAY
MAY 4, 2024

Riverside Library
11am to 1:30pm

TICKETS ON SALE
AT THE TELLER LINE



Weld Community Credit Union must have an annual meeting to be in compliance... but that doesn't mean we can't have fun! Tickets will be \$10 each and will open you to a world of credit union business, cash prizes, great giveaways and a few laughs. "May the fourth (force) be with you!"

Fraud Corner

What to do before your wallet is stolen.

It's frustrating enough when it happens.

Your wallet is stolen. Not only have you lost cash, you probably have a driver's license and credit cards to cancel and replace. Worst of all, you have the headache of identity theft to deal with. The best insurance is to be prepared.

Take a few minutes every six months to photocopy the front and back of everything in your wallet. You'll have to cancel your credit cards as soon as they are stolen, but if you don't have the actual cards with the contact information in front of you, reaching the right department will be a difficult process. With the front and back of the cards photocopied, you'll be able to cancel your cards within minutes.

Once you've canceled your credit cards, ask each credit-reporting agency (see below) to place a fraud alert on your name. That way, people can't apply for new credit cards using your information. The only thing left to do now is file a police report. Even if you have no hope of ever seeing your wallet again, file the report. This shows creditors that you are on top of the situation and are responsible about your loss. You'll accomplish in minutes what could have taken hours or days ... provided you invested the time upfront to get the contents of your wallet photocopied and filed in a secure place in your home.

Credit Reporting Agency information:

Equifax
POB 740241
Atlanta, GA 30374-0241
800-525-6285
equifax.com

Experian
POB 9532
Allen, TX 75013
888-EXPERIAN (888-397-3742)
experian.com

TransUnion
POB 6790
Fullerton, CA 92834-6790
800-680-7289
transunion.com

Coming Soon...

A new, updated look and functions for our Mobile and Online Banking. This will happen at the end of May. Your Credit Union is working hard for you!

Holiday Closures*

- Monday, May 27th
Memorial Day
- Wednesday, June 19th
Juneteenth
- Thursday, July 4th
Independence Day
- Monday, Sept. 2nd
Labor Day
- Monday, Oct. 14th
Columbus Day
- Monday, Nov. 11th
Veterans Day

* Federal Reserve Calendar



Making Cents:

How to Choose the Right Budgeting Tool

Say it isn't so: Mint, the popular budgeting app that has simplified money management for millions, will shut down on March 23, 2024. If you're among the loyalists who will need to find a new app (or you're simply shopping for finance apps in general) here are some tips on choosing a budgeting tool that's right for you.

Prioritize Accordingly

There are many financial apps designed to make money management stress-free, but regardless of what budgeting tool you choose, consider the following features:

1. *Affordability*

Before you commit to a paid subscription, take the time to research budgeting apps that are free or that offer a free trial period to find out whether the functionality is worth the spend. Many apps offer free features (like goal setting) with the option to upgrade later if you want to unlock additional features.

2. *Security*

Given the sensitive nature of financial information, security is essential when choosing a budgeting app. Ensure that the app employs enhanced security protections such as encryption, multi-factor authentication, and regular updates and notifications to protect your financial data from any unauthorized access.

3. *Methodology*

While some apps use the traditional envelope system, others focus on zero-based budgeting. Choose one that aligns with your preferred approach. Unsure what the best approach might be? Opt for an app that offers flexibility, allowing you to experiment with different methods until you find the one that works best for you.

4. *Interface*

User-friendly, intuitive design ensures that you can navigate the app effortlessly, saving you time and frustration. Look for apps that allow you to quickly input transactions, set budgets, and track your spending without a steep learning curve. Some apps even offer interactive tutorials to guide you through the setup process.

5. *Goal Setting*

Creating and reaching financial goals for yourself is the reason most of us budget in the first place! Support this aspect of your financial story by choosing an app that allows you to set goals, whether it's saving up for a milestone purchase or paying off credit card debt. The app should monitor your progress and let you edit your goals when your circumstances change.

Get Connected

Choosing the right budgeting tool is a proactive step toward gaining control over your finances, but you don't have to decide alone. If you want to better understand your current budget, explore free resources, or connect with a certified financial expert, our partners at GreenPath Financial Wellness are ready to support you.

Dormant Account

Don't let this happen to you!

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).

Connect with GreenPath by:

My.GreenPath.com
or
(877) 337-3399



Salvage Yard

For Sale: E102 genZe Electric Bike Series 100 - new battery, gently used, well taken care of. Asking \$600 OBO call 970-313-6566.

Wanted: Inexpensive stationary exercise bike in working condition. Call 970.897.2489 and leave a message.

**** 4 SALE TO A SAFE, GOOD HOME**** NOT for classroom pets. Bonded female guinea pigs born December 2022. All supplies included: pen, liners, toys, cleaning supplies, hay, and pellets. \$100 for \$400 worth of items. Text 970-302-8716

For Sale: Personal Robot Kit. Meccano Tech G15. Brand New. Asking \$50 call (970) 313-7011.

For Sale: Drive Medical folding transport wheelchair with full arms and removable swing away foot rests. Excellent condition, asking \$65. Call (970) 373-7426.

For Sale: Franciscan original ceramic dishes from England Desert Rose pattern, hostess set, 12 place settings plus a few extra pieces. Asking \$450, a \$2200 value! Call (970) 576-6865.

For Sale: Two Ergo Adjustable Twin Beds with all cotton NaturePedic Mattresses, like new condition, 5 yrs. old. Original cost \$4,773.94 asking \$900 each. Call (970) 793-2919.

For Sale: 40" glass top coffee table, asking \$100. Call (970) 793-2919.

For Sale: 2020 Rockwood Signature pull behind trailer. 33 foot, 3 slide outs, outside kitchen, kitchen island, fireplace, 40" TV, CD/DVD radio, large closet, sleeps 4, 2 recliners, bike rack, power jack, power awning, like new, great condition. Asking

~~\$34,000~~ Now asking \$31,000 call (970)775-4359.

For Sale: Holiday Rambler 2002, 5th Wheel, 29 ft., 3 slide outs with awnings, generator, good condition, total weight loaded 13K lbs. Asking \$15,000 or best offer. Call (970) 356-3376.

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: 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, complete coating needs. **WCCU members 10% off.** Owner operated. Call (970) 581-0875 Robb Sherwin. Paint Solutions Inc.

Service: Experienced, compassionate caregiver available to assist... flexible, honest and attentive to individual needs. Kindness with good communication. Trained in Dementia care. First Aid certified. Call 970) 373-7426.

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 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: Get the most out of Social Security! Maximize your Social Security Benefits with expert help from a Registered Social Security Analyst. *Call Anita McAllister at (970) 515-6882 or visit her website <https://rssa.com/analyst/anita-mcallister/>*

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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WELDCOMMUNITY®
CREDIT UNION

2555 47th Ave
Greeley, CO 80634
weldccu.com
(970)330-9728

Published by
Weld Community Credit Union

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



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