



# THE CREDIT LINE

JANUARY 2025

## HAPPY NEW YEAR!

### 2024 in the Rear View Mirror

At Weld Community Credit Union, we pride ourselves in what we gave back to the community in 2024.



Classroom Grants - The Jeri Cranwell Education Assistance Fund Committee dispersed \$19,999 to 46 Weld County classrooms in 2024! This is an all time high! We were able to give additional funds because of a community member stepping up and wanting to donate in memory of his wife who has been a teacher. "People Helping People". See page 2 learn how to apply.

Growth - Thank you for your referrals and 5 star reviews, that helps us to grow. We give \$10 for every new member and each new loan to be donated to the Guadalupe Community Center or Weld Food Bank. In 2024, we gave Guadalupe Community Center \$7,670 and Weld Food Bank \$7,640. Thank you for your confidence in Weld Community Credit Union to help us grow!

50 Tags - Wow! Our WCCU members and staff filled 38 tags, then other members donated money for the Marketing Department to purchase the gifts for the other 12 tags. Enough money was donated so that we could buy one large toy and 2 outfits for each tag. Members were so generous that we still had \$200 left, so we went back to the store and bought 12 kids coats of various sizes for the Salvation Army to give out.

Jeans for a Cause - The staff at Weld Community Credit Union pay to wear jeans for 2 weeks of each month. They participate voluntarily and have raised over \$4,000 for a variety of local non-profits. Some members also donated for causes they cared for as well. We couldn't do it with out you!

People Helping Pets - 2024 was the 4<sup>th</sup> annual Woofstock, Weld Community Credit Union's sponsored fund raiser for NOCO Humane. We asked that all our funds and donations be kept in Weld County. \$1,000 were donated and lots of "stuff" for the animals. Thanks to J&T Feeds for coming out and supporting us.

Compete to Beat Hunger - Weld Food Bank has this competition every year in order to restock the food in the summer. With our members help, we donated \$1,000 to the food bank and over \$300 in groceries that we used in our canned food sculpture.

Weld Community Credit Union is nothing with out our members! We thank each and every one of you for being members and having a giving heart.

YOU put the COMMUNITY in Weld Community Credit Union!

Here's to another great year!



## Stay alert in the New Year

The holiday season is a time for joy, celebration, and, unfortunately, increased fraud, scams, and phishing threats. This continues into the New Year and that's why it's more important than ever to stay vigilant when assisting your customers/members, and reviewing their bill pay transactions.

Some tips to stay safe this holiday season:

1. Use strong, unique passwords: Ensure that your passwords are strong and unique for each account. Consider using a password manager to keep track of them.
2. Accessing account information safely: Ensure you're using a secure wifi connection when logging in and using your online banking, checking email, and scheduling bill payments.
3. Enable multifactor authentication (MFA) when available: MFA adds an extra layer of security by requiring a second form of verification in addition to your password. This can significantly reduce the risk of unauthorized access.
4. Be cautious with texts, emails, and links: Avoid clicking on links or downloading attachments from unknown or suspicious emails and/or phone numbers. Always verify the sender's information and look for signs of phishing.
5. Monitor your accounts: Regularly check your bank and bill pay account for any unauthorized transactions. Set up text or email alerts for new payees being added or changed. Report any suspicious activity immediately.
6. Update your software: Keep your operating system, antivirus software, and other applications up to date. These updates often include security patches that protect against the latest threats.

Remember the Sherrif's Office, Police Department, IRS, or jury duty will NOT call you. No one has time for that! What will happen is that the "bad people" will have the name and phone number of those individuals so it "looks" like they are calling you and threatening that they will arrest you. They will ask for payment with Credit Cards, Gift Cards, or Apple Pay. Tell them that you will hang up and call the agency that they are representing. Get the phone number from the phone book or from Google. Call the agency and tell them what is going on. They can look up your name and reassure you to not listen to the caller. These "bad people" are great actors and can be very persuasive. Don't fall for it! Always question.

Resource: Jack Henry and Associates

## Holiday Closures\*

- Monday, Jan. 20<sup>th</sup>  
MLK Day
- Monday, Feb. 17<sup>th</sup>  
Presidents Day

\* Federal Reserve Calendar

## Money for Projects!

In your classrooms

**Educators** - What are your classroom needs? The Jeri Cranwell Education Assistance Fund (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](http://weldccu.com) at the top of the website click on Learn, 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](mailto:kcampbell@weldccu.com)

The committee looks forward to your grant applications!



Grant Info

Scan the QR code for application.

Deadline to apply is February 15<sup>th</sup>.

## Do You Have Holiday Debt Hangover?

To help you now-

Look at ALL your debt's interest rates. Write them down and pay the minimum payment on all, and more on the principal of the highest interest rate. Keep doing this and knock off one debt at a time going from highest interest rates to lowest.

To help you in the future-

Set a holiday budget now and stick to it in December of 2025. Experts say, as a rule of thumb, it's wise to spend no more than 1.5% of your annual income. ie: if you make \$50,000 a year try to keep holiday spending under \$750. Of course this can be changed depending on your situation. Having a target is helpful.

Open a holiday savings account today at WCCU, have a certain amount transferred every month. (Budget divided by 11 would be the amount.) In early December 2025 get the cash out of the holiday savings account or transfer the money to your checking account. Then keep track of each transaction as you use the debit card to make sure you aren't overspending or use cash and when its gone you're done!

In the future, consider getting creative with gifting. Put together a "Movie Night" gift basket, offer a free night of babysitting coupon, or commit to having dinner each month to stay connected.

Keep it simple and savor the season. Remember the holidays are about spending time with family and friends, not just about spending money.

If you need help with budgets, or getting your finances under control. Contact GreenPath at MY.GREENPATH.COM or at 877-337-3399.

## 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).

## Checks Ed.

Questions you're afraid to ask!

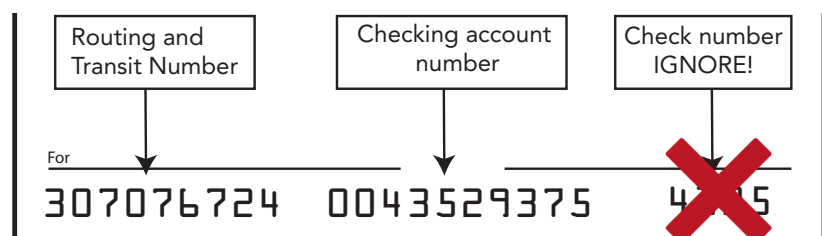
**Q:** Halleluja, I am getting a tax refund this year! What numbers do I put down for my checking or savings account so the IRS can deposit my money faster with no hassle?

**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:** Very large box of Dickens Village Set plus box of Creche, trees and bows. Asking \$100 call (970) 352-1246.

**For Sale:** Toro Snow Blower, 6.5 hp, 20", 3650 Model, Oil and Gas Mix. Call or Text (970)397-5963.

**For Sale:** 4 aluminum wheels - 2 front, 2 rear. Fits 2019 or newer Dodge 3500 pickup truck. Asking \$1200 for the set. Call (970) 396-2152.

**For Sale:** Whole Body Exerciser as advertised by Chuck Norris on TV. Asking \$50 (OBO) Call 970-576-8061, can leave a message.

**For Sale:** Bucket towel warmer with timer, new, \$50; Sonli weighted 15 lbs blanket, gray removable cover, 48X72, new, \$40; Twin Art Deco Waterfall-style bed frames. \$200 each or \$300 for both; Whirlpool over range microwave, biscuit color, still in box asking \$100. Call (970) 381-1993

**For Free:** Armoire, 35" wide, 19" deep, 62" tall, with adjustable shelf. Located east of Galeton. Call 970-656-3745 and leave a message.

**For Sale:** Horse Lovers: Horse figurines, cups, plates, art work, jewelry, misc. Call 970-353-7501.

**For Sale:** Children's bunk bed. Sturdy metal frame from a smoke free home. Bottom is a double and top is a twin. Comes with mattresses and bedding (if wanted). Asking \$50, Call (970) 356-5999

**For Sale:** Emeril's Power Air Fryer 360, \$75 (new); Slim Cycle stationary bike, \$50 (new); All Women's: golf clubs, \$30; tennis racket, \$15; Shape Skis Sz 7 boots and poles, \$75; or best offer on anything. Call (970) 396-9338.

**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.

**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 14<sup>th</sup> 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 CREDITLINE



WELDCOMMUNITY®  
CREDIT UNION

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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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Man alive, I can't believe it's 2025!

# Happy New Year!