



# THE CREDITLINE

MARCH 2015

## No Closing Costs or Appraisal Fees!

Apply Online  
WeldSchoolsCU.com

See how we can help you with  
our fantastic home equity loans!

\*A.P.R.=Annual Percentage Rate. Rate dependent upon credit worthiness. Restrictions apply. Check WSCU for complete details. \$25 Dollars will be transferred into Savings account at account opening. Equal Housing Lender. Offer valid 02/01/2015 until 04/30/2015.



## Recent Data Breaches: The Secret Weapon Against Identity Theft

Freezing your credit allows you to put a lock on your credit report so that it can only be accessed with a personal identification number, known only to you. Each credit agency will give you a unique PIN, and with this added security layer, thieves won't be able to establish new credit in your name, even if they obtain all your personal information.

Credit freezes have only traditionally been available to victims of identity fraud, but all three major credit agencies have recently changed their policies to make them available to everyone for a small fee. That fee varies from state to state but are generally \$3-\$10. The most expensive state is California, which charges \$30. Place the freezes at Equifax (EFX), Experian (EXPN) and Transunion.

A freeze does not impact your existing credit cards or lines of credit so you can continue to use them like normal. It is only when new requests for credit are made that the freeze kicks in. And when there is a legitimate request for your credit report, like with a home mortgage or car loan, you can temporarily thaw your credit using your PIN.

The thaw takes about 90 seconds online. You can thaw your credit for a specific creditor or for a set period. The cost to thaw your credit depends on your state, ranging from free to \$10 per incidence.

Source: Brian Lund, Daily Finance. February 24th 2015. [www.dailyfinance.com](http://www.dailyfinance.com)

## Home & Garden Show

If you are looking to do some remodeling on your house or looking to make your yard look amazing next spring, stop by and check it out. Two buildings full of exhibitors ranging from landscapers and roofers to cabinetry and other local businesses, including WSCU! Best of all its FREE!

March 13, 14 & 15  
Island Grove Regional Park in  
North Greeley.

h&g  
'15



Save the Date

Member Appreciation Day

Friday, May 29th

## Salvage Yard

**For Sale:** Inversion table, \$60; Nordic Track Ski exerciser, \$75; beautiful Johann Haviland china set, service for either, no chips, never used, \$325. Call 970-397-6440

**For Sale:** Vivitar Enlarger Model E-36- excellent condition with accessories. Asking \$75. Pool table, regulation size, two sets of pool balls and four cue sticks \$300 obo. Two bowling balls with bags best offer. Hiking back pack, great condition \$25. Call 970-351-6478.

**For Sale:** Puppy apartment for training. 2.5ft x 1.5ft. 2 compartments, one for sleeping the other for potty. 150 potty pads included. Folds down. Asking \$260 OBO. Call 970-686-7081

**For Sale:** two side by side interment lots in sunset memorial gardens. The lots are located in the Garden of Good Shepards. Lot 139 block D, spaces 1 and 2. Asking \$4,000. Call 970-373-9163 or 970-397-1722.

**For Sale:** Blue OX tow bar with all accessories and cables. Pail \$650 asking \$300. 373-9163 or 397-1722.

**For Sale:** Antique hutch. Very nice condition. H-69 1/2" L-35" D-15". Very clean. Asking \$250, Call for more info. 970-339-3749.

**For Sale:** Twin ex long head and foot rise power bed. Has vibrator for full body massage with linens. \$300 or make an offer. Call 970-415-3951.

**For Sale:** Six framed "Frank Howell" prints (24x36) and six Indian children plates with their spirit animal. Call 303-720-0718.

**For Sale:** Solid Oak entertainment center (6' tall by 5' wide) with tinted glass doors, solid doors, lighting and two open shelves. TV hold is 35" wide x 31" tall. Asking \$400 OBO. 970-330-3943

**For Sale:** 2003 Ford Ranger 77K miles. XLT 4dr super cab 4x4 5 speed standard trans. Tonneau cover, tow package, new tires, new breaks, super clean-like new. One owner. Call 970-373-9163 or 970-397-1722.

**For Sale:** Drafting table: Steel bottom with 40" x 60" top with adjustable, sliding drafting arm. Have to see to be appreciated. Asking \$300 OBO. 970-330-3943

**Want to buy:** Older camper. Pull tight camper from late 50-80's. Call 970-388-4544

**Want to Rent:** Indoor garage, barn, shed etc. or covered storage for ski boat. 23X10X6 1/2. Call 970-352-1949.

**Service:** Wedding Receptions, Parties, Conferences, etc. A Gathering Place Event Center, LLC is here to help with all your special event needs. Seating for up to 200 guests. Located southeast of Greeley on CR 49, 3 miles south of HWY 34. Call Amy 518-2925.

**Services:** Painting. Residential repaint specialist serving Northern Colorado for 17 years. Exterior, Interior, power washing, complete coating needs. WSCU members 10% off. Owner operated. Call 581-0875 Robb Sherwin. Paint Solutions.

**Services:** Computer Concepts and Security, LLC. Best computer service rates in Northern Colorado. Do it all for home and small business computers. I want to be your computer man. 388-3317.

**Services:** Hate to sew? Buttons missing? Zipper stuck? Call Jean 351-7941

**Salvage Yard Information:** Listing an item in the Salvage Yard is free, but you must be a WSCU member. (You may not list an ad for non-members.) You may drop off your listing at the credit union, email it to [admin@WeldSchoolsCU.com](mailto:admin@WeldSchoolsCU.com) or call 970.330.9728 and ask for Natasha. **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.



## Protect your Identity

Learn about all the current breaches and scams. WSCU and the Greeley Police Department will be holding a Fraud Seminar that will give insight on current events and how to protect yourself.

**May 6th at 5:00.**

If you are interested, please contact Natasha at WSCU to reserve your seat.

**Save the Date: Saturday, June 6th for a shred day!**

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Published by  
Weld Schools Credit Union

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DataCheck: 877.946.9728 or 877.9GO.WSCU

### WSCU Hours

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

