



THE CREDITLINE

APRIL 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.



Save the Date

Shred Day

Saturday, June 6th
9 a.m. to noon
WSCU Parking Lot
2555 47th Avenue, Greeley



Come and bring up to four small boxes and watch your documents destroyed on-site. It's a simple, quick and free step you can take to help prevent identity theft.

Member Appreciation Day

Join us on **Friday, May 29** for Member Appreciation Day. The fun begins at 11:00 a.m. and will continue until 3:00 p.m. Stop by to enjoy a free lunch and fun activities for everyone. **You can also enter to win a brand new gas grill and other prizes!**

We invite everyone to attend and help us celebrate YOU, our member owners. Don't miss out on this special day.



Protect your Identity

Learn about all the current breaches and scams from Greeley Police Department Fraud Specialist Christy Hardwick. WSCU and the Greeley Police Department will be holding a Fraud Seminar that will give insight on current events and how to protect yourself. There will be free snacks and refreshments.

Wednesday, May 6th
5:30-6:30 p.m.
Greeley Police Department
2875 W. 10th St., Greeley

Call 330.9728 to make reservations!

Congratulations!

WSCU member Les R. was the winner of our 'Guess the Amount of Cash' at our booth at the Home and Garden Show. Way to go Les! Thanks for dropping by.



The winner of the kids' contest- 'guess how many skittles are in the jar' - was Tanner M. of Greeley. Thanks for playing Tanner!

Children's Festival

United Way of Weld County will be holding it's annual Northern Colorado Children's Festival this spring. This will be a day full of fun, food and entertainment for the family. Enjoy free family activities, hands-on arts and crafts, safety tips and much more. Stop by to see WSCU and our booth!



Saturday, April 11

10:00 a.m. - 3:00 p.m.

Island Grove Event Center

(North Greeley)

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.

Discount Tickets

Elitch Gardens

Opening Day is Saturday, May 2nd. Tickets can be purchased through WSCU for \$27.99, or a season pass for \$64.99 for a limited time! The season pass includes a parking pass. Find more info on our website!

WaterWorld

World World tickets will be available at WSCU. **Tickets can only be purchased online at WeldSchoolsCU.com.** The link can be found under the Current Events and promotions icon on the homepage.

Water World **opens May 23rd**. **Tickets are \$30.15** tax included. Seniors pricing (60+) is \$9.35 tax included

Thank you WSCU members for another successful year of support! WSCU held its 79th Annual Meeting on Saturday, February 21st at the Greeley Country Club. We would also like to welcome our new Board of Directors member - Ben Rainbolt.

We gave out more than \$600 in prizes and Shirly R. won the grand prize - a Samsung Galaxy tablet.



Education Assistance Fund



This winter WSCU has reached over \$102,000 in donations to the Weld County Education System over the past 19 years. We are proud to announce the schools that were granted funds from the Jerry Cranwell Education Assistance Fund. This continues to be a program that we feel is important to our schools and community. With ongoing budget cuts, it's important to be a helping hand to our school members in their pursuit to educate and prepare kids for the future. Listed below are the schools that were awarded funds in WSCU's fall distribution:

1. Briggsdale High School
2. Chappelow K-8
3. Gilcrest Elementary
4. Knowledge Quest Academy
5. Letford Elementary
6. Milliken Elementary
7. Skyview Elementary

**EAF applications are due
October 15, 2015.**

PASSPORT

to an endless summer



Are you going on vacation this summer and need foreign currency? WSCU offers next day service on foreign currency for a small fee. Stop in before you leave and save time by not having to stop at unknown banks and airport currency exchanges.



2015 Upcoming Holiday Closures

Memorial Day Monday, May 25
Labor Day Monday, September 7

Salvage Yard

For Sale: Inversion table, \$60; Nordic Track Ski exerciser, \$75; beautiful Johann Haviland china set, service for eight, 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: TREK bicycle- Beautiful, women's style. Never ridden. Includes matching helmet. Paid \$430 asking \$250 obo. 970-346-9323.

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

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

For Sale: Baby Chickens spagled old english dane banti. Call 388-4544

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: Matching Bumper pads, sheet and diaper holder also matching three piece set comforter, dust ruffle and sheet, all crib size. Still in plastic wrap. 353-0596.

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

Wanted to buy: Chicken coop or small shed.

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.

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 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.

Trivia Questions

**Answers are posted on our website under events and promotions page!*

1. What race did Bill Shoemaker lose in 1957, when he mistook the 16th pole for the finish line?
2. In 1981, Steven Spielberg spent \$60,500 buying one of the "Rosebud" sleds from what movie?
3. In which country do one-quarter of the people speak an Austronesia language called Cebuano?
4. Of the 18 French kings name Louis, which one married Marie Antoinette?
5. What Methodist minister founded the Salvation Army in 1865?

WSCU Hours

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