



THE CREDITLINE

OCTOBER 2015

International Credit Union Day Celebrates People



On October 15, 2015, credit unions around the world will celebrate International Credit Union Day (ICU Day).

Since 1948, on the third Thursday of every October, credit unions have celebrated a simple but radical idea—that by working together, people can improve their financial well-being. “People helping people,” this year’s ICU Day theme, is the foundational philosophy of the credit union movement, going back to the very beginning.

In 1850s Germany, a group of weary workers formed the world’s first credit union. Suffering through an economic downturn, they banded together to provide affordable credit to each other. Not-for-profit and governed by and for the people who created them, credit unions gave working-class people a way to break a cycle of debt that had bled them of any financial gains. It showed them, for the first time, a path to prosperity.

It’s no wonder then that when economic times are hard, credit unions flourish. Credit union membership swelled during the Great Depression and again during the recent Great Recession.

Today, there are more than 200 million credit union members worldwide—100 million of them in the United States.

The World Council of Credit Unions, supported by credit unions in the U.S., works to develop credit unions around the world because they believe that every person deserves access to affordable, reliable financial services. As not-for-profit financial cooperatives, credit unions are governed by their members—one member, one vote. In many countries, credit unions offer people their first true taste of democracy.

“Credit unions must do their part. We must share our knowledge, our experience, and our dreams,” World Council Board Chairman Grzegorz Bierecki said earlier this year. “It is the duty of free people to support freedom.”

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—a credit union is literally people helping people. This is why we celebrate ICU Day at WSCU. This simple idea empowers people, wherever they are in the world or life, to take control of their own financial future.

So when we wish you a Happy ICU Day at WSCU, know that we’re thanking you for belonging to a movement that’s helping your neighbors—and people around the world—grow and thrive and follow their dreams.

If you have any questions about the credit union philosophy or how WSCU can help you, stop by or contact us at 970.330.9728.



**Stop in for a treat Thursday,
October 15.**



Hey Kids!

Stop by WSCU on Friday October 30 and get a treat! Also, you can receive a Quarter Saver

Folder for being part of our Youth Account Club. The Quarter Saver folder is a fun way to save! If you make a deposit that day, you will receive **double Monkey Bucks!**

Show us your artistic side! Members up to age 12 can enter our Halloween Coloring Contest. Five lucky entrants will be chosen as the winners. To get more details or download your coloring page, please visit www.WeldSchoolsCU.com. Make sure to send them back to WSCU by Monday, October 26 to be displayed in the lobby, so stop in!

EMV Chip Technology

Visa® EMV chip cards are not only more secure, they are also simple to use. Chip cards and terminals work together to protect in-store payments. A unique one-time code is generated behind-the-scenes that is needed for the transaction to be approved - a feature that is virtually impossible to replicate in a counterfeit card. WSCU Visa® Credit Cards are chip enabled, and WSCU Debit Cards are making the conversion this year. Look for a new card in the future!



See how easy it is to use

Step 1

Insert the chip end of your card into the terminal with the chip facing up (*instead of swiping*).

Step 2

Keep your card in the terminal throughout the transaction and follow the prompts on the screen.

Step 3

Remove your card when prompted and don't forget to take your card with you when you leave.

Trivia Questions

1. Because of all its iron, which Planet is the densest?
2. When did the Panama Canal open?
3. What girlfriend of Mario's was kidnapped by Donkey Kong?
4. Described in Aristotle's poetics, what is *hamarita*?
5. Who would most likely develop a twitchy case of the yips?

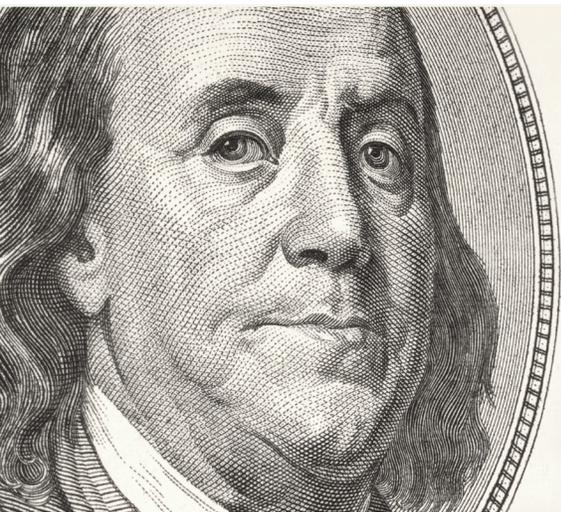
**Answers are posted on our website under Events and Promotions page!*

In the Community

In August, Greeley-Evans School District 6 hosted a community kickoff event. This gave students the opportunity to get a free backpack, school supplies and back-to-school information. WSCU was a Title Sponsor, giving away 300 backpacks. We were also able to set up a booth and give out some school supplies and other information. There was live entertainment, lunch and a lot of community booths and activities. Look for the event next year!

WSCU also attended the annual Evans Community Safety Fair. This event was held in Sam's parking lot and featured vendors who focused on a broad array of resources such as education, public services and family fun activities. They provided food and drinks. Kids were able to get inside fire trucks, SWAT vehicles, emergency vehicles and participate in all sorts of fun. Look for this event next summer!





It's time to get your cash flowing again.

Easy access to cash for whatever and whenever you need.

Apply for a Line of Credit loan from WSCU

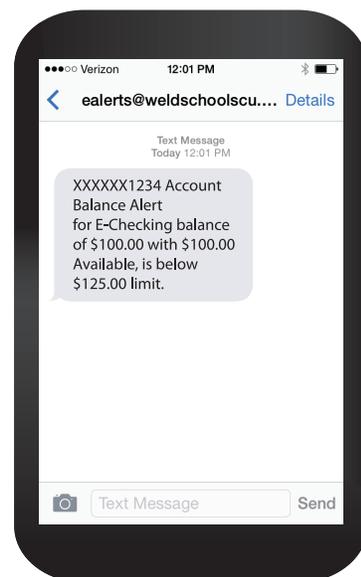
Are you taking advantage of eAlerts?



eAlerts are a great feature available with online banking. You can choose to be notified either by email or text message. For example, you can set an alert to be notified when:

- An account balance goes above or below a certain amount that you choose
- A specific check posts
- A transaction posts
- A successful or unsuccessful login to your account has occurred
- A maturing term certificate is about to mature
- A loan payment is due
- Debit Authorization- *helps prevent fraud if card is lost/stolen*

Take control of your finances and set eAlerts. Best of all, there is no fee for this added feature. Sign up for eAlerts today in HomeLink! Log on to www.WeldSchoolsCU.com



Skip-A-Payment!

Need a little extra cash? Try Skip-A-Pay and take a month off from your loan payment.

We realize that there are times when you could use a little extra cash. For that reason, we have a Skip-A-Payment program for members to skip a month of qualifying loan payments. When you participate in the Skip-A-Payment program, you can skip one payment on each of your qualifying WSCU loans. You are allowed to skip one payment per loan a year.

Qualifying Loans include: WSCU consumer loans excluding all mortgage loans and certificate of deposit loans.

For more information visit www.WeldSchoolsCU.com and fill out our Skip-A-Payment form.

2015 Upcoming Holiday Closures

Columbus Day	Monday, October 12
Veterans Day	Wednesday, November 11
Thanksgiving Day	Thursday, November 26
Christmas Day	Friday, December 25

Salvage Yard

For Sale: 1983 Silver Nissan pickup low miles. Excellent condition. \$1,000. Baby crib-like new \$75. Brinkman electric smoker \$25. Call 590-4676.

For Sale: Ultra ramps, like new, heavy duty. 9,000 GVW per pair. Extra wide gripper incline, steel construction. 7 1/2 clearance. \$75 OBO Call 970-378-0435.

For Sale: Beautiful charcoal gray, Stafford men's trouser waist 44, inseam 30, never been worn, \$70. Men's XL long sleeved shirts including silk Murano, Dockers, Claiborne \$4 each. Call 352-9276

For Sale: Several pieces of Samsonite luggage, some new, some used, green or black, various styles. \$15-\$50. Call 970-352-9276

For Sale: Ospney 4410 Mobility Scooter. Paid \$4008 in 2012, used 8 times. Has a scooter trailer that's never been attached. \$2,200 cash. Call 351-7618.

For Sale: Elite Power chair, like new. \$1,200 cash. Call 970-351-7618.

For Sale: Stainless Steel nerf bars. Fir 2006-2010 Dodge megacab. \$150 cash only. Call 970-381-6982.

For Sale: Beautiful Oak hutch in 3 sections. 6'7" tall. Center section 42", a place for a TV. Side sections 25" each. Paid \$3,000 new. Asking \$1,000 cash. Call 970-351-7618.

For Sale: 2 spaces at Sunset Memorial. Current price is \$2,895 per space. Includes all documents on transfer. Call Henry 347-7149

For Sale: Oak and glass coffee table set. Coffee table 38" x 38" End table 25" hexagon. Asking \$60. Call 353-9238.

For Sale: 2003 GMC Yukon XL. 3 zone front/rear AC/heat, 4 WD, traction control, power locks, power windows, power sliding moon roof, tow package, power driver seat adj, leather interior. 172k miles. Excellent condition. \$6,750 Call 303-746-5335.

For Sale: Blue Catnapper power lift recliner. 1 year old, with easy-to-use remote control. Full layout and full forward lift to aid a person to stand upright. Asking \$300. Call 895-2233

For sale: Two side by side burial lots in Sunset Memorial Gardens. Asking \$4,000 for both OBO. Call Don 970-373-9163.

Free: Full set of encyclopedias with dictionary and atlas. Call Gay at 970-330-9728

Free: Free to a good home, 55 gallon aquarium, complete set up with oak stand and fish. Call 415-0290.

For Sale: Spangled Old English game bantam. 4 months old- 3 roasters-6 hens. Hens are laying. Call 970-415-7603.

Service: K-12 reading tutoring. Experienced with special needs. Emphasis during school year on homework tutoring. Call Lori 970-576-9383.

Wanted: looking for someone to help put my pictures from phone onto computer, and teach how to use skype and put ad's on Craigslist. Willing to pay for one hour a week two times a week. Call 415-7603.

Services: Wedding Receptions, parties, Conferences, etc. A Gathering Place Event Center 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: Private Tutoring. K-12. reading/phonics; Language; Math Facts/Basic Math; Algebra; Geometry. Free consultation. \$30 an hour. Get a fresh start, call now! Martha 970-353-4905.

Salvage Yard Information: Listing an item in the Salvage Yard is free, but you must be a WSCU member. 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 and 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.