



THE CREDITLINE

JULY 2016

The Latest On Fraud

WSCU had a great Fraud Seminar at the Greeley Police Department on May 18th. Christy Hardwick, Fraud Investigations Specialist and Hand Writing Examination of the GPD presented to WSCU members. Christy is an amazing speaker and was able to break down the technical aspects of fraud and the World Wide Web to understandable terms.

Here are a few highlights:

Giving to Charity- Before giving to a charity, search the charity in a data base at www.give.org. This website will direct you to BBB Wise Giving Alliance that has a search function and once you have searched, it will give you the opportunity to see how much of the money is used for administration costs.

Credit Freeze- If you aren't in the market to refinance your home, buy a car, shop for a credit card or apply for a new job... put your credit on a freeze to keep the "bad guys" from opening new credit under your name. More information at <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs#what>

To place a Freeze: Contact each of the nationwide credit reporting companies:

- Equifax — 1-800-349-9960
- Experian — 1 888 397 3742
- TransUnion — 1-888-909-8872

You'll need to supply your name, address, date of birth, Social Security number and other personal information. Fees vary based on where you live, but commonly range from \$5 to \$10.

After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

File with the IRS early- There has been fraud with people filing for your refund before you do! So file as soon as possible to get your refund before the "bad guys" do!

Health Insurance- Yes, the bad guys want health insurance too! So protect your card and information just like any other identification. This could affect your lifetime maximum and

your medical information including blood type and medical history.

Computer- Safe computing means having virus software and updating it weekly! Do not open attachments in emails that you aren't expecting. Do not click on a link sent in an email, type in the URL address instead. Use complex passwords and change them frequently.

Telephone- (Cell or land line) Have caller ID and voice mail and use both! Having a phone is a convenience for you...not the rest of the world! If you do not recognize the number, then don't answer the phone, if they really need you they will leave a message. Many fraudsters set up their computers to call random numbers, if you answer and get a hang up, they are just testing to see if it is a number that is connected, then they will target you. To keep computers from dialing your number you can go online at www.nomorobo.com and enter your phone number. This currently only works on land lines, not cell phones.

WSCU will have Christy Hardwick conduct another Fraud Seminar sometime in the future. We will let you know in a future newsletter... so keep reading!

Auto and Home Insurance

As a member of WSCU, you could save hundreds of dollars a year on auto and home insurance with Liberty Mutual.

- Get an exclusive group discount on already low rates.
- Add extra savings when you insure both your home and car.
- Obtain additional discounts based on various factors.

Call today for a free, no-obligation quote!

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Discounts and savings are available where state laws and regulations allow and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. The insurance offered is not a deposit, not federally insured, and is not guaranteed by WSCU. May go down in value.

Member Appreciation Day

Thank you WSCU members for another successful Member Appreciation Day. We had a great turn out with over 350 hot dogs grilled and served! Thank you Enterprise for providing the hot dogs and grilling!



Bob B. won the Grill!
(provided by WSCU and Liberty Insurance)



We provided temporary tattoos for anyone that was feeling WILD!



WSCU's young members had a great time in the kids area coloring and playing with playdough.

PASSPORT

to an endless summer

Are you going on vacation this summer and need foreign currency? WSCU will order foreign currency for a small fee. We will need one week advance notice! Stop in before you leave and save time by not having to stop at unknown banks and airport currency exchanges.



Discount Tickets

Elitch Gardens

Tickets can be purchased at WSCU for \$27.99. The tickets can be purchased inside the Credit Union at Teller Services. Monday through Friday 9:00 am to 5:30 pm. We urge you to plan ahead! For more information on park hours please go online to www.elitchgardens.com

WaterWorld

Water World tickets are 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 home page.

Water World tickets are \$32.23, tax included. Seniors pricing (60+) is \$11.43 tax included.

For more information on Water World hours and special events go to www.waterworldcolorado.com

Adventure Golf and Raceway

Adventure Golf and Raceway tickets are 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 home page.

Adventure Golf and Raceway tickets are \$21.95 tax included for a full day unlimited pass.

For more information on Adventure Golf and Raceway hours and special events go to www.adventuregolfandraceway.com

President's Corner

To the Members of Weld Schools Credit Union:

I want to introduce myself, my name is Connie Cannone. I am the new President for Weld Schools Credit Union. It's an honor to have been selected by the Board of Directors to fill the position. I want to thank Steve Sanborn for his thirty one years of service to Weld Schools Credit Union.

I have been with Weld Schools Credit Union for twenty one years and served as Vice President for the last seventeen. I am very excited to take on this new role as President. My priority is to continue guiding the Credit Union in excellent outcomes, gaining new members and to carry on the tradition of providing exceptional service to you, our member/owners. The Weld Schools Credit Union staff remains focused on providing the best experience for the membership.

I want to thank the Board of Directors. During the interview process it was very clear to me that the Board had the best interest of the Credit Union as their main focus. They are a dedicated group of volunteers giving many hours of their time during this process.

It is an honor and privilege to become the next President of Weld Schools Credit Union and I look forward to continue working with a great Board, Staff and membership in this new role. I also look forward to meeting you in person when you come into the Credit Union.

Sincerely,

Connie Cannone

P.S. Volunteers are needed for Supervisory and Education Assistance Fund Committees:

- The Supervisory Committee selects the Independent CPA firm to audit accounting and operations through the year. This important committee meets 4-6 times per year. Please submit resume' and cover letter to Shannon Waldo, SC Chair and address to WSCU at 2555 47th Ave. Greeley, CO 80634.
- The Education Assistance Fund Committee is seeking a new member to review grant applications. They meet two times per year. Send resume and cover letter to WSCU at 2555 47th Ave. Greeley, CO 80634.
- *Please consider Volunteering!*

2016 Upcoming Closures

Independence Day	Monday, July 4
Planning Session	Saturday, July 23
Labor Day	Monday, September 5
Columbus Day	Monday, October 10

Update to Mobile Banking

Have you downloaded Mobile Banking to your smart phone?

It is a convenient service to have and the mobile app is very user friendly.

Different ways to access your account:

- Smartphone (iPhone & Android)
- Tablet (iPad & Android)
- Mobile Browser/Wireless Access Protocol (WAP)

With Mobile banking, you can:

- Quick balance- view account balance without logging in
- View a running transaction balances for accounts
- Access each share account
- View posted transactions
- View pending transactions
- Transfer funds from Share accounts
- Find a surcharge-free ATM
- View graphs of spending patterns and balance patterns.

New Feature!

- Card Controls - Manage your Debit, ATM and Credit Cards including a place to add new travel. You don't have to call the CU if you are traveling, just let us know with this new Mobile Banking feature.

If you have any questions regarding mobile banking, please call WSCU at 970.330.9728.

New Fee Effective Sept. 1, 2016

When calling into WSCU for a cash advance from your Visa Credit or Debit Card a \$5.00 convenience fee will be charged.

Salvage Yard

For Sale: 2005 V6 Saturn VUE good condition and 1976 Classic T-Bird great condition and loaded. Call (310) 987-9089 for appointment to see or additional information.

For Sale: 1 classroom set of Student Response Clickers from E-Instruction \$25.00; 1 large box legos(1,000+ pieces) \$25.00; 1 pair Velocity Duo Scuba Fins Size S-M adjustable \$20.00 Call Denise at (970) 330-2371.

For Sale: Osprey 4410 large mobility scooter. Has a crutch/can holder and scooter trailer. The trailer has never been hooked up. New in 2012, used 8 times. Paid \$4008 new, will sell for \$1500 cash. Call 970-356-4894 after 5:00 p.m.

For Sale: 2004 Coleman Pop Up Tent Trailer, New battery, New refrigerator. Asking \$6,000 OBO. Call Keith at 970-371-1972.

For Sale: Four Cemetery plots in Greeley Sunset Memorial Gardens – Garden of the Good Shepard. Will sell 1, 2, 3, or 4 for \$2000 each. (list price today is \$3,195) Call 970-686-7887.

For Sale: Two Cemetery plots in Sunset Memorial Gardens. Lot 139, section D, spaces 1 and 2 in Good Shepard section. (Plots are presently selling for \$3195 each) Asking \$2250 each and seller will pay transfer fee of \$495. Call (970)397-1722 or 373-9163.

For Sale: Jazzy Select GT Scooter: Very good condition, red with gray, contemporary design, high-back seat, foot platform, 40 amp, PG GC2 controller, all batteries replaced, used only inside, comes with a newly purchased charger. Purchased for \$5,000 asking \$2,500. If interested, call Pat at (719) 589-4311.

For Sale: Reliable Senza 200 DS Home Steam Ironing System: only 2 hours of use, constant high volume of steam, unlimited ironing capacity with auto refill system, detachable iron for flexibility, vertical steam option, great for crafters, quilters, seamstresses \$175 call 970-339-3101

For Sale: 2003 Chevy Impala (Gold) Good Condition, Asking \$3200 obo call (970) 313-7877.

Service: Wedding Receptions, Parties, Conferences, etc. A Gathering Event Center is here to help with all your special event needs. Located Southeast of Greeley on CR 49, 3 miles south of HWY 34. Call Amy at 518-2925 or check us out on Facebook!

Service: Housekeeping or spring cleaning all year long. Very efficient, reasonable, dependable and honest. Call Cheri for more information at (970) 685-9486.

Wanted: Roommate needed in Highland Golf Course Neighborhood. Large room and own bathroom. Call Cheri for more information at (970) 685-9486

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 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.

Community Information

Greeley Police Department Summer Teen Academy July 18-22, 2016

The GPD will be hosting its 2nd annual Police Academy designed for students Grades 9-12 that either want a career or a better understanding of law enforcement.

Students will be chosen from the Greeley/Evans Schools and will need a recommendation from a teacher, school administration or counselor. Student will need to have a 2.0 GPA with no major school discipline.

This academy is at no cost to the students accepted in the program. If you would like more information about this program, please contact Officer Keith Andersen at keith.andersen@greeleypd.com

Colorado Visiting Nurse Association

Colorado Visiting Nurse Association is your non-profit community-based home health agency offering personal and home care services. Grants are available to Weld County residents ages 60+. Call (970) 330-5655 for more information.

Weld County School and Public Employees Retirement Association (WCSPERA)

All retired school and public employees are invited to join. More information at www.cspera.org

WSCU Hours

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