



# THE CREDIT LINE

JUNE 2018

## The Latest Scams

### Beware

"Can you hear me now?" is the headline of a new scam targeting consumers across the country. Scammers making robocalls will ask some innocuous question. When the targeted person says "yes," the response is recorded and then used to sign up the victim for unwanted, expensive services.

### Scheme variants:

Robocallers excel at mimicking sales calls. A pleasant-sounding voice asks an innocuous question, like "Can you hear me?" or "Are you a homeowner?" The desired result: getting you to say "yes."

The scammer may then invoice you for a service, bill your phone number or try to charge your credit card. When you contest the charges, the scammer will use your recorded "yes" to intimidate you into paying.

Even if the scammer doesn't successfully bill you, your "yes" can be hurtful. Answering the phone and talking makes your number a viable target for telemarketing. The scammer may bundle your information with other victims' and sell it to other scammers.

### How to avoid it:

The easiest way to avoid this scam is not to answer calls from unknown numbers. For people awaiting phone calls, though, like job-hunters or freelancers, that's not an option.

Until you're sure you're talking to a real person, avoid giving straightforward answers. Answer "Can you hear me now?" with "I hear you fine." If you're asked personal questions, ask why they want to know. These responses throw a phone scammer off script, giving you an opportunity to determine their authenticity.

Additionally, never give out personal information over the phone. Phone scammers may claim to be government officials, such as the IRS, in order to scare you into spilling your information. Don't believe them. Unless you initiate the call, government officials don't do business over the phone.

You can also register your number on the federal Do Not Call registry at [www.donotcall.gov](http://www.donotcall.gov). Then, if scammers call, report the number to the FTC.

### If you've been targeted ...

A scammer can't use a recording of your voice to do any serious damage. It's more likely that they will try to intimidate you into paying by claiming that the voice recording authorizes the charges. Know your rights: Unless you've given someone your payment information and explicit authorization to charge you, you're not accountable for those bills.

### The Latest Scams cont.

Keep an eye on your account statements and phone bills, just in case. Most phone providers have "bill-through" service, where third-party charges are placed on your phone bill. It's how some apps work, but it's also how many scams work.

Through "cramming," third parties pile unauthorized charges on your phone bill. By keeping the charges small and the names innocuous, they can pocket millions across the country. While illegal, it's a widespread problem because voice authorization makes disputing the charges difficult.

Be familiar with each item on your phone bill. If you don't recognize something, call your phone provider immediately. Disputing charges early is the best way to get them off your bill.

A new website is available to block your land line phone number from robot calls. Sign up on [www.NOMOROBO.com](http://www.NOMOROBO.com). Once it is working, your phone will ring once and then nothing. If you want your cell phone blocked from robot calls, there is a monthly fee of \$1.99

## Online Banking App

### Account Alerts on HomeLink

Log into your HomeLink account by going to the WSCU home page at [www.weldschoolsco.com](http://www.weldschoolsco.com). Log into HomeLink and click on the Services Tab, scroll down to Account Alerts and click continue. Now you can choose to be emailed or texted information regarding your account.

For example you may set up a Debit Pre-auth alert for your E-Checking S-0075. Everytime your debit card is used, you will be notified by email or text.

By keeping a close eye on your accounts with Account Alerts, you will be able to catch fraudulent activity in the beginning stages.

WSCU's goal is to keep your accounts safe.

## Salvage Yard

### Looking for a volunteer opportunity?

The Community Grief Center is seeking retired educators and counselors to help facilitate their youth support groups. If interested, please contact Dr. Debby Baker at (970) 506-4114.

**For Sale:** 5 acres, 15 miles east of Eaton. Road access & well permit. Leave a message: 970-656-3745.

**For Sale:** 2004 Jayco Eagle 5th Wheel Camper. Very good condition. 2 slide outs, living and kitchen area and bedroom area. Unique to Colorado as it's fully winterized with complete skirting. Awning and outdoor lights. Includes truck hitch. Asking \$12,000/OBO. Contact (303) 659-5786.

**For Sale:** More Hand-knit baby blankets \$20; winter scarves \$5. All proceeds go to Honor Flight of Northern Colorado. Call (970) 353-7501.

**For Sale:** Franklin the 4 year old Corn Snake comes with his tank and is available for adoption. Asking \$80. Call (970)443-8926.

**For Sale:** Subaru Outback black cargo liner and retractable cargo cover for 2010 model. Used but in great condition. Might fit models through 2013. Will sell separately or together. Asking \$15 for liner and \$25 for cover. Call (970) 330-3028 to leave a message.

**For Sale:** 1996 Buick LeSabre, 157K, New rear shocks, new power steering pump, comes with new front struts and A/C condenser (both ready to be installed). Asking \$400. Call (970) 330-4273.

**For Sale:** Commercial Cooler 78" tall and 149" wide. Taylor Brand. Located in Ault, you haul it. Asking \$1,300; Call (970) 834-2686.

**For Sale:** Heavy Duty Greenhouse 40' by 18' - 720 square feet. Located in Ault, you dismantle and haul. Asking \$10,000; call (970) 834-2686.

Please tell friends, family and neighbors that they can be a member of Weld Schools Credit Union. Share with them about *your* credit union's great loan rates and friendly personalized service. Thanks for being a member/owner.

**For Sale:** 2 Cemetery Plots - Sunset Memorial Gardens 139 D block spaces 1 and 2. Located in the Garden of the Good Shepard. Asking \$1,500 each. Call (970) 397-1722

**Free to Good Home:** Several hand puppets. Call 970-330-2371.

**Want to Buy:** Stainless steel flatware, any pattern, even mismatched. Call 970-397-0233.

**Want to Buy:** A VHS player in good working condition. Call (970) 353-0596

**For Sale:** 80 Acre horse/cow property in Carr Area for sale by Owner (call for details); Please contact spur@ezlink.com or 970-631-7416 lv. msg if not available

**For Sale:** 1986 Jeep Cherokee in great condition both inside and out. Only 99,500 K original miles, but is driven so mileage will go up. See pics on craigslist ad in Fort Collins, asking \$4900 for details call 970-631-7416.

**Service:** Cake Decorating Lessons. Learn the basics or more advanced decorating techniques. For more information, call Lynda at (970) 339-5774.

**Service:** Order a custom cake for weddings, anniversaries, birthdays, graduations or any other special occasions. Choose your favorite flavor and your design. Call Lynda at (970) 339-5774.

**Service:** Flute Lessons. Quality instruction for all levels with personalized, creative methods for children through adults. Shanna has a Bachelor's degree in Music Education, a Master's Degree in Conducting and has also done 7 levels in Suzuki training. Call Shanna at (970) 590-4695 www.shannasflutestudio.com

### Elitch Tickets - On Sale Now

Tickets are on sale now. Plan ahead as the tickets can only be sold at the teller window, *inside* WSCU. You may purchase day tickets for only \$28.99 each! (At Main Gate \$54.99) Visit ElitchGardens.com for park hours and general information.

WSCU isn't selling season passes this year.

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

**Service:** Elementary through adult tutoring based on a thorough educational assessment and evaluation at \$35 per hour. Quality instruction personalized for all levels and subjects by Kimberly Wills, a Master teacher with credentials in K-8 education and curriculum and instruction. Contact Kimberly at (970) 396-3617 kmbryd9@gmail.com

**Service:** SPRING READING TUTORING K - Adult reading skills, conversational English, special needs. Call LORI PRESHAW for scheduling and questions. (970) 576-9383, loripreshaw@live.com Affordable rates.

**Service:** Painting jobs with BRACKEN PAINTING 15+ years of experience; free estimates! "Change your color change your life." Now building fence and custom corrals. Contact Mick at (970)381-1013

**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 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.

THE  
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Weld Schools Credit Union

2555 47th Avenue, Greeley, CO 80634  
p: 970.330.9728 f: 970.330.1668  
[www.WeldSchoolsCU.com](http://www.WeldSchoolsCU.com)

DataCheck: 877.946.9728 or 877.9GO.WSCU

#### WSCU Hours

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

