May 24-25, Friday 8 to 6 Saturday 8 to 2, 138 and 160 Berkshire Rd., Waterloo, Electronics, tools, air purifier, grill, propane heater, shoes, clothes, & more!

Free cats to good home, neutered. 319-290-7929, dorbuzz@aol.com

Firewood, already cut up, you haul. 319-415-3781, millett11@gmail.com


Wanted Jigsaw puzzles 500 pc, 750 pc, 1000 pc. 319-504-0799, BJVagabonds@aol.com

Guns & ammo, handguns, revolvers, shotguns, rifles, ammo, military, old, new, broken, rusty, dusty, pay cash & Iowa permit. 319-269-6968, fleetwoodmac@mchsi.com

Fishing boat wanted, boat motor, trailer. 319-240-0126

Sterling silver squash blossom necklace. 319-234-5261

Holly hock feeds, any color, agates for tumbling. Car wheel dolly’s with cast wheels. 319-883-8207

Landscape stones. 10”x4”x6” trapezoid shape, 25 cts each. 319-266-8575

Patio dining set. 5 Piece outdoor dining set consisting of 4 chairs and a 48 in. diameter table. $135. 319-352-3774

Black walnut meats for sale. $7 a pound. 319-475-3812

Drive full power hospital bed, battery back up, new therapeutic waterproof mattress, less than 1 yr old, very comfortable. $400. 319-429-2771

Burial plots, 2 Garden of Memories. Lutheran sec. F, lot 260, plots 5 & 6, $350 ea or $600 for both. $600. 319-429-2771

Canna (red) bulbs; Set of steel Larin 1000 lb. capacity ea., ramps, $60 obo, 319-883-8207

Daisy BB guns, JD toys. 319-290-3575

4x8” Brick pavers. Over 250 grey/red brick pavers. $25 for all, you haul. 319-415-3781, millet11@gmail.com

Chainsaws. 1-Stihl 039 w/20” Bar $400 and 1-Stihl 046 Magnum w/20” bar $800 Both saws include case plus 2-xtra chains. Both run Great!. 319-232-4769

Huffy rototiller, 8 hp rear tine, 235 lbs., runs great. Visa camper, 23’ 1 slide out, $11500. 319-987-4064, lkwander@cfu.net

Brand new women’s coat. Never worn. $50. 319-240-5076, Dawngraham100@yahoo.com

Oak roll top desk. Solid oak roll top desk. Hutch has 6 drawers, bottom has 7 drwrs incl. 2 filing. $300 obo. 319-290-0925, iacmper51@hotmail.com

Well taken care of white Bosch dishwasher, stainless tub, ecosense, multi wash cycles. You haul. $300 obo. 319-234-0738, iaca@msn.com

55 Gal metal drums, furnace fans, exercise bike. Stihl weed eaters for parts, 8’ banquet table, cleaning out garage, all must go. 319-236-8156

Security Reminder: Protect yourself by verifying the funds are available when accepting payments by check. Please recycle

Put your home to work
Use the value in your home to make needed improvements or consolidate debt with a low-cost loan.

**OFFER EXTENDED UNTIL MAY 31**

**4.00%** APR* and **2.99%** APR* for six months*

*APR = Annual Percentage Rate. Rate effective 5/1/2019 and may not be used in conjunction with first mortgage loans. Introductory rate is 2.99% APR for first 6 months and is not eligible for Loyalty Discount. After introductory period, loan returns to regular rates and terms. Current rates range between 4.00% APR and 7.00% APR depending on loan type and Loyalty Discount eligibility. Loyalty Discount of 0.25% APR requires direct deposit of net income and automatic loan payments using your Veridian account. Borrowers will lose Loyalty Discount if they fail to meet qualifications during loan term. Add 2.5% to rate for home equity loans with loan to value ratios over 80% (maximum of 100%). Maximum APR for home equity lines of credit is 21%. Existing home equity loans with Veridian may be refinanced if loan balance will increase by at least 25%. Promotion excludes home improvement loans. Rates, terms and conditions subject to change and may vary based on qualifications, including creditworthiness, loan-to-value ratio and collateral conditions. All loans subject to approval. Appraisal fees may apply. See Veridian for details.
CZ SP-01 LINB. LNIB w/ factory case + goodies, only 50 rds fired. Must have IA permit + meet @ FFL (I’ll cover fee). Call or txt 9am-10pm. $500. 319-596-6849
1966 JD 3020 gas, new rear tires, oil, filters, paint, 7,304 hrs. $4,450. 319-239-3146
Large desk, w/hutch, ex cond. $60. 319-433-5217
Maytag gas dryer, very good, white color. $60. 319-240-1447
Fishing sinkers. $1.95 per lb., over 193 different sizes, styles, shapes and weights. 319-504-3514, elinovotny@yahoo.com
Ready to mow JD 420 with 60” deck last year of the good ones. $2,750 obo. 563-379-4270
15 ft Starcraft boat, seats 5, 40 horse motor & trailer, best offer. 319-827-6601
Sears, 30 hp ride tractor, has 77 hrs on it. 54” mower, new, not used, 2 stage blower, chains, whirlgöts, show cond, PS, PL, was $10,750. $7,000. 319-429-8746
Alum intake for Olds. 2 30.9.50-15 mud-snow tires; 2 215-75-15 studded snow tires; 79 Chevy truck parts, Olds parts, 2 14” Pontiac Rally wheels. 319-504-3514
Log chain, 2 push lawn mowers, 2 225-60-16 tires, fishing poles, reels, 20” bike parts, 16-17” on truck tires; 14” tires, 16” trailer tire. 16-17” on truck tires, log chain, mail boxes, 4 barrel quadrajet carb, $100. 319-504-3514
Twin Bed w/bookcase headboard & frame. New mattress & box springs used 3 months. $75. 319-550-6094
Front hood grill from 2009 Ford F150. Black in box. $200. 319-610-0528
Reclining lift chair, nearly new. 10x20’ 4 sided tent, $180 obo. $600 obo. 319-404-8060

Kenmore dryer, over 10 yrs old and still runs well. Lint trap 3 mos old, new. Pick up in Grundy Center. 319-269-4937, marciafrost@yahoo.com
Home gym station. Good condition, all pieces there. $200 obo. 319-939-3152, chrisjen03@hotmail.com
Touring bicycles. One man’s and one woman’s touring style bicycles and car rack. Hardly used. $75 obo. 319-234-2911, karolk@mchsi.com
Minnesota Vikings tix. 2 tix sect 239 8/18 vs Seahawks $100 9/22 vs Raiders $375 10/13 vs Eagles $425 12/8 vs Lions $350 12/29 vs Bears $475. $100. 641-229-5878
(4) Fenton alum. slot Chevy rims. $150. 319-883-8207
Scooter for handicapped, good batteries, good shape, ready to work. $400; Arien’s riding lawn mower, 36” cut, ready to mow, good shape. $500. 319-233-1635
84” Mower deck for 2011 Craftsman. YT450 Lawn tractor, complete with clutch. $150. 319-277-6157
Kitchen items, furniture, toys, tools, fishing items, lawn chair & more. 319-231-0697
Scott’s fertilizer spreader with edge guard. Like new, used three times. $15. 319-610-4373
Fishing reels, poles, box traps. 20” BMX parts, Hutch 20” bike, $500; 16-17” truck tires. 319-504-3514
Fender Concord guitar, with a case. The case is in fair condition. $125. 319-504-1078, Byby504@gmail.com
Cherry dining room set. 6 chairs with white padded seats. Hutch and server and buffet included. $1,000 obo. 319-231-1792, streichers@cfu.net
Crystal glassware. Six small and twelve large wine glasses. Twelve small and six large water goblets. Never used. $35 obo. 319-266-6531, larhetherton@cfu.net

The votes are in

Congratulations to our five elected Directors:
Stephanie Atkin       Paul Gengler        Nick Waters
Thomas DeLong        Traci McBee

2019-20 Volunteer Board of Directors
Nick Waters        Chair
Cynthia Buettner    Treasurer
Creston L. Van Wey  1st Vice Chair
Pam Ayres          2nd Vice Chair
Traci McBee        Secretary
Stephanie Atkin    Bob Kressig
Bill Boevers       Justine Peebles
Thomas DeLong      Ginger Shirley
Paul Gengler       Denny Skelton
James Kacher       Gaylen D. Witzel

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For a listing of our savings & loan rates, visit veridiancu.org or stop by any branch.
Auto insurance is important because you can’t control road conditions.

Get a quote from Veridian Insurance™ today. Visit veridiancu.org/insurance or call (800) 235-3228, ext. 6711.

Veridian Credit Union | Phone: 319.236.5600 | 800.235.3228

RV Cover Class C. RV cover fits 26-29 ft New P/N EXC2629 BY Eevelle, never used. Sold RV. Cost new $299, asking $199. 319-236-6531, daboss120@mchsi.com

TaylorMade Stage 2 Rocket Balz 3 Wood. Reg. flex graphite shaft. This club is in excellent cond. $70 obo. 319-266-6531, larhetherton@cfu.net

Dark blue loveseat. Reclining loveseat in good shape. In Wellsburg IA area. You pick up. Selling recliner also. 319-269-4937, Marciafst@yahoo.com

Antiques. 2 sewing machines including Singer $20 each, larger buffet $20, school desks $40. Must sell! $80 obo. 319-486-8150, todd.stabenow@hawkeyecollege.edu

Trek tag a long bike. Really nice condition, New price is $269. save a bunch. $90. 319-290-2694

Antique Oak piano stool. Swivels, claw feet with glass balls. Never used. $35 obo. 319-236-6531, larhetherton@cfu.net

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For a listing of our savings & loan rates, visit veridiancu.org or stop by any branch.

AUTO LOAN RATES*

Model Year | APR* | APR
---|---|---
'17 or newer | 3.64% | 3.89%
Fixed 60 mos. (Retail/Invoice) | 3.64% | 3.89%
'16 | 3.74% | 3.99%
Fixed 60 mos. (Retail) | 3.74% | 3.99%
'15 | 3.74% | 3.99%
Fixed 48 mos. (Retail) | 3.74% | 3.99%
'13 & older models Ask for rates

* APR = Annual Percentage Rate. Loan rates current as of 3/15/19, shown as APR, expressed "as low as" & determined by qualifications, including creditworthiness & loan-to-value ratio (as well as age & mileage of vehicle). Rates, terms & conditions subject to change w/out notice. Loyalty Discount obtained w/ enrollment in direct deposit of net income & automatic payments from a Veridian account. 1 For a $15,000 auto loan w/ a term of 60 months at 3.64% APR, the monthly payment will be $274.

AUTO LOANS
AS LOW AS

3.64% APR*

WITH LOYALTY DISCOUNT

APPLY OR REFINANCE TODAY

*APR = Annual Percentage Rate. Rate effective 3/1/19. Includes Loyalty Discount of 0.25% APR when enrolled in direct deposit of net income and automatic loan payments using your Veridian account. Borrowers will lose Loyalty Discount if they fail to meet qualifications during loan term. Fixed APR for up to 60 months with 10% down. Rates, terms and conditions subject to change and may vary based on qualifications, including creditworthiness and loan-to-value ratio, as well as age and mileage of the vehicle. All loans subject to approval. See Veridian for details.

Veridian Credit Union is not responsible for misrepresentation of ads placed in the Swap Sheet. Veridian does not sell or disseminate any advertisement or submission information to any other entity. Any advertisement in the Swap Sheet shall be considered public information & Veridian is not & shall not be responsible for any contacts by third party vendors/advertisers.

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