



Keep Your Home Cozy This Winter

Winter Home Maintenance Tips To Keep Your House Feeling Like Home

Your home is most likely your biggest investment. Take some extra time this winter to protect that investment with these easy, but essential winter home maintenance tips. Not only will regular maintenance protect your investment by keeping your home in great condition, it will also keep it feeling warm and cozy just like home should!

Stop cold air from getting in. Feel a cold breeze? Take action in early winter as soon as you notice a problem. Boost your home's energy efficiency and stop cold air in its tracks with these tips:

- Check and repair caulking around doors and windows and anywhere something penetrates a wall, like outside faucets and air vents.
- Check weatherstripping on doors and windows.
- Seal cracks in foundation walls.

Prevent frozen pipes. Because water expands as it freezes, frozen pipes can burst, leading to extensive water damage and costly repairs.

Steps to prevent pipes from freezing in winter:

- Insulate pipes — at least those by windows and doors, and in unheated areas of the home.
- Disconnect your hose from the outside faucet.
- If prone to freezing, leave faucets dripping slightly — the theory is that running water does not freeze.
- Keep the heat set no lower than 55 degrees Fahrenheit when you are away.

Have your fireplace cleaned. If you haven't done so yet, have your fireplace cleaned by a certified chimney sweep. Regular cleaning is a necessary safety measure for wood-burning fireplaces and wood stoves, since buildup of creosote (from past fires) inside the chimney can potentially cause a house fire. Gas fireplaces should be checked too — even though gas is a clean-burning fuel, there could be an old nest or other debris blocking the chimney.

Keep heating system running smoothly. If you notice any strange new noises coming from your heaters, or if one area of the house suddenly seems colder, have the system looked at right away, as these can be signs something is wrong.

Wondering how to properly maintain your heating system?

- If you heat with oil, have your furnace or boiler cleaned every year.
- If you heat with gas, you can have it done every three years or so.
- Make sure to change the air filters in your furnace regularly.
- For high-efficiency heating systems, make sure that PVC vent pipes are cleared of snow and debris.

Looking to start some even bigger improvements on your home this year? Now is a great time to get a Home Equity Line Of Credit for all your home improvement needs. With low rates and an easy application process you can get the funds you need for your next home project today! Call us today to get all the details and apply with one of our experienced Financial Service Officers.

NOTEWORTHY NEWS

Rates

As of April 1st, 2020

<u>Loan Type</u>	<u>APR*</u> as low as
New Vehicle	2.29%
Used Vehicle	2.49%
Personal	8.90%
Recreational Vehicle <i>(Includes motorcycle, RV, and boats.)</i>	5.00%
Home Equity <i>(Adjustable Rate)</i>	3.25%
Visa® Credit Card	6.99%

*APR - Annual Percentage Rate. Rates subject to change. Subject to credit approval. Rate may vary based on individual creditworthiness.

Board of Directors

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Branch Hours

Monday - Thursday - 8:30 AM - 5:00 PM

Friday - 8:00 AM - 5:00 PM

Holiday Hours

Martin Luther King Jr. Day - Monday, January 18th

Presidents' Day - Monday, February 15th

NEW DEBIT CARDS ARE HERE!

You should have received your brand new VITAL FCU Visa® debit card in the mail already! Our new cards come with great new features such as CardNav, which lets you control your card right from your smart phone. Download the CardNav app today from your app store.

We know there were some issues with the new debit cards in the first few weeks of issuance. We want to sincerely apologize for any inconvenience this caused, and want to assure you we have done everything in our power to make it right. If you have not received your new card or are having any issues with your card please contact us!

VITAL FCU BOARD OF DIRECTORS ELECTION

Two Board of Directors positions are open for election in 2021, and will be selected at the 2021 Annual Meeting that starts at 3:00 p.m. Thursday, March 25, 2021. This free event is open for all members, and will be held at the Heart Center Auditorium, located at SRMC, 358b Serpentine Drive, Spartanburg, SC 29303.

All members have an opportunity to have their name placed on the ballot by way of a petition, which must be signed by at least 73 current VITAL FCU members. A statement for qualifications and biographical data must be submitted with each nominee's petition.

All nominations must also be accompanied by a signed certificate from the nominee stating that they are agreeable to the nomination and will serve if elected to office. The signed petition, candidate's statement and certification of agreement must be received no later than February 13, 2021. Supporting documents for nominee by petition may be picked up at any branch. No nominations will be accepted from the floor unless there are fewer nominees than spots available on the board. No election by ballot will be conducted if the number of nominees equal the number of positions open.

Material should be mailed to:
Secretary of Vital Federal Credit Union
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