



7 RULES FOR A PAIN-FREE WINTER HOME

What is in store for us this winter? Let's reflect on last year. Out of 1,500 weather stations across the U.S., Climate Central reported that 84% had a winter that was hotter than normal. This included 47% that had a winter among their 10 warmest on record. So, why bother winterizing your home?

Regardless of whether the prognosticators are predicting unseasonable chills, heavy precipitation or even a mild winter, the cost of heating continues to rise, as does the overall demand for electricity.

Over the past 10 years, residential electricity rates have risen about 20% on average nationally, according to the Energy Information Administration. By 2030, the U.S. demand for electricity is expected to grow by 25%.

Also, have you ever known a meteorologist who gets a forecast wrong? Even if the 2017-18 winter season is a warm one, there's bound to be a swing or two in the weather pendulum. It's always better to play it safe. After all, the best prediction is that weather is unpredictable.



- 1. CHANGE YOUR FURNACE FILTER** – If you have a furnace, you should be changing your filter every 1 to 3 months. Take note that winter is the most demanding time for your furnace filter. Choose a filter with a high Minimum Efficiency Reporting Value (MERV) rating and to remove contaminants from the air.
- 2. INSULATE PIPES AND SEAL LEAKS** – The exposed pipes in your crawl space or attic are susceptible to freezing. An electric heat cable kit can be used on metal and plastic water pipes and keep water flowing down to -40 degrees Fahrenheit. If you don't have a plug-in option, use fiberglass pipe wrap insulation. You can also fill in air leaks around dryer vents, pipes and electrical wiring to keep the cold out. Prevent freezing by using outside faucet covers during the winter.
- 3. INSULATE DOORS AND WINDOWS** – Cracks and openings around doors and windows can account for up to one-third of your home's overall heating costs. Apply caulk around your doors and windows. Before you start caulking, make sure the area is clean and dry, and remove any old caulking with a utility knife or scraper. Weather stripping is perfect for top and bottom of window sashes and within door frames.
- 4. INSULATE THE ATTIC STAIRS** – A major source for heat loss in most homes is the folding stairs to your attic. You can apply self-adhesive foam weather stripping around the perimeter and install an attic stairway insulator. You can even make one yourself using insulated foam board.
- 5. INSULATE POWER OUTLETS AND LIGHT SWITCHES** – A point of cold air entry into your home can be found in your power outlets and light switches. It may seem like a tiny problem, but when you add them all up, you have a pretty substantial leak. You can install foam insulation pads right behind your switch plates and outlet covers to block the cold air out.
- 6. RUN FANS IN REVERSE** – During the summer, counterclockwise rotation of your ceiling fans produces a cool breeze. Flip the switch to run the fan clockwise and you will circulate warm air back into your living space. Not only will you drive warm air down, you'll drive down your heating costs.
- 7. TUNE UP YOUR HEATING EQUIPMENT** – Your heating and air conditioning equipment should be inspected, cleaned and serviced twice a year. For the efficiency and life span of your equipment, hire a trained technician to lubricate motors, clean out debris, look for leaks, clean coils and fix other areas that could become a larger problem if left unchecked.

If you are ready to invest in a larger project – an energy efficient roof, HVAC, new water heater, an attic air sealing project or an alternative energy source – check for tax credits available to homeowners, then come talk to us.

We have the loan to fit your lifestyle.

UPCOMING EVENTS & HOLIDAY CLOSINGS

Tuesday, October 31	Thursday, November 9	Friday, November 10	Wednesday, November 15	Tuesday, November 21	November 22-23	Friday, December 15	Monday, December 25
Trick or Treating	Military Appreciation Day	Veterans Day (observed)	Christmas Club Payout Day	Thanksgiving Cookies	Closed for Thanksgiving	Santa's Visit & Goodies	Closed for Christmas



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CHRISTMAS LOANS

Payments starting at **\$78** a month* | PLUS ask how to save an additional **.50% APR**†

Apply today by visiting GRANCO.org or by stopping by any branch.

*APR=Annual Percentage Rate. *Example based on \$1,000 loan for a 12-month term at 6.99% APR. Rate based on credit worthiness. Additional terms may apply. See credit union for full details.



Turkey Giveaway

Update your info and enter to win a gift card at the same time.

First place winner will receive a \$35 gift card. Second place winner will receive a \$25 gift card. Third place winner will receive a \$15 gift card. See credit union for full details.

Santa's coming to town!



Join us on **Friday, December 15** from 2-5 pm as we celebrate the arrival of Santa! We will take pictures and give away goodie bags!

Bring in your Christmas Coloring Page(s) to be displayed on the wall! Prizes will be given for the top 3 in each age group.

The Teacher of the Year Contest is coming soon!



The winning teacher will receive **\$500** for their classroom!

Nominations accepted starting Wednesday, October 18.

See credit union for full details.

Loan Rates

New & Used Vehicles
100% Financing (including Tax & Licensing) 3.99% – 16.49%
100% Financing (No Tax or Licensing) 3.49% – 13.49%

85% Financing (No Tax or Licensing) 2.49% – 12.49%

Boats & RVs

100% Financing (including Tax & Licensing) 4.79% – 17.99%

100% Financing (No Tax or Licensing) 4.29% – 15.99%

85% Financing (No Tax or Licensing) 3.29% – 14.99%

Mortgages

We do not sell our Mortgages!

First Mortgage

10 – 30 years
Please call for rate

Second Mortgage

8.00% – 11.49%

Mobile Home

9.00% – 18.00%

Personal

Signature/Unsecured

6.99% – 17.99%

Line of Credit

12.00% – 18.00%

Debt Consolidation

6.99% – 17.49%

Share/CD Secured

2.00% (Over Share/CD)

Share Rates

Regular Shares 0.150%

Share Drafts 0.100%

Christmas Club
0.399% up to \$5,000
0.300% \$5,001 to \$10,000
0.250% \$10,000 and over

Certificate Rates

(April 1, 2017)

12 month \$1,000 Minimum
0.499%
0.500% APY*

24 Month \$2,500 Minimum
0.697%
0.700% APY*

36 Month \$2,500 Minimum
0.889%
0.900% APY*



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GRANCO.org

Lobby Hours:
Monday – Thursday 10am – 5pm
Friday 10am – 5:30pm

Drive-Up Hours:
Monday – Friday
9:30am – 5:30pm



*APY = Annual Percentage Yield. Federally insured by NCUA.