

September 2019

7 Home Improvement Projects Before Winter Arrives



Roof replacement or repair

If there are any leaks or other problems with your roof, it is best to take care of them in the fall – before winter hits. Cold weather and heavy snowfalls can exacerbate problems, and snow on a roof can keep roofers from being able to get to the repair immediately. A roof should be replaced every 20 years, so if your roof is coming up on needing to be replaced, the fall is a great time to take care of it.

Clean the gutters

If it isn't time to replace or repair your roof, there are things you can do to protect it. Before winter hits, clean out your gutters so they don't clog and overflow, causing damage to your roof.

Window replacement or repair

Window replacement is especially beneficial in older homes. Replacing old windows with better insulated, more energy-efficient windows can decrease your energy bill for the winter and keep your family warmer.

Seal gaps and add insulation

Make sure your home stays warm this winter by taking care of any areas where the cold air can seep in. Check typical places like windows and doors for good caulking and weather stripping and replace any that seems worn. Also review places like your

attic – adding insulation could help keep your house warmer and save you money on electricity bills in the winter. Hire a professional to ensure everything is done properly and you get the most bang for your buck.

Winterize your lawn

Raking leaves and aerating will help your lawn and garden to continue to thrive when spring comes around again. Winterizing your grass, trees, and shrubs will ensure your greenery has all the nutrients it needs to survive the winter. Hiring a professional lawn care company to winterize your lawn can make this a quick job that you can be confident in.

HVAC Maintenance

Schedule a tune-up or maintenance visit with your local HVAC contractor to make sure everything is in good working order. If anything does need to be fixed or replaced, it's best that it isn't a surprise. Many contractors charge extra for emergency visits, especially outside of regular business hours, so taking care of problems like this proactively can save you money.

Fireplace Maintenance

Fireplaces that are not properly maintained are one of the top 10 causes of house fires in the U.S. Hire a professional chimney inspector and cleaner each year to check for creosote buildup, improperly functioning dampers, damaged masonry, and missing or damaged flue caps.

ATM Upgrades: In an effort to provide a seamless member experience, we will begin upgrading our ATMs in a phased manner later this fall. This may result in temporary outages to specific ATMs. Stay tuned for updates. We thank you for your cooperation during this time.

Did You Know?

A home equity loan is a great place to start when thinking about home renovations and improvements. If you continue to make improvements in the home, you can create a positive cycle of increasing your home's equity and its value.



We are humbled to be voted first place in the “Best of the Best for Washington and Franklin Counties, 2019” awards, organized by The Record Herald and Echo Pilot, in the Bank/Credit Union category. We sincerely thank our members and patrons for this honor.

Attention: Patriot Debit Card Holders

All Patriot Debit Card holders should now be using a new chip-enabled debit card. To prevent potential unauthorized use, all Patriot debit cards that are NOT activated, as well as other non chip-enabled debit cards will be **closed effective Tuesday, September 10th**.

Have you used your Patriot debit card for recurring payments?

To ensure recurring payments from your Patriot debit card (such as gym memberships, loyalty payment cards, etc.) are not disrupted, we recommend that you update them with the authorization information (i.e., the 3 digit security code and expiration date) from your newly issued chip-enabled Patriot debit card at your earliest convenience. Doing so will keep these payment types from being denied due to outdated information on file with the recipient. If you have questions or need additional assistance, please call **888-777-9982** or drop by any local Patriot branch.

Shred Day: Get rid of clutter and help protect your identity!

Join us at our Robinwood branch on **September 7th** for our “Shred Day.” This is a great opportunity to securely dispose personal documents such as old bills, credit union statements, and other documents containing personal information to reduce clutter and help protect your identity.

When: Saturday, September 7, 9 AM – 12:00 PM

**Where: Robinwood Branch –
11067 Robinwood Drive, Hagerstown**

We’ll also be collecting food items to help stock local food pantries. Please bring canned and boxed food items to donate. Thank you!



FALL SPECIAL
CERTIFICATE
2.50% APY*
30-MONTH TERM

**Annual Percentage Yield (APY) of 2.50% on 30 month Certificate for the \$10,000 - \$24,999 tier. Other rates and tiers are available with a minimum opening balance of \$1,000. Rate effective 8/1/19 and is subject to change without notice. The APY assumes that all interest remains on deposit until maturity. Withdrawals and fees could reduce earnings. Substantial penalty for early withdrawal. At maturity the certificate will automatically renew for a term of 30 months at the prevailing rate. Not valid with any other offer. Must be a member. THIS CREDIT UNION IS FEDERALLY INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION*



Kim Shockey Joins the Patriot Team

Patriot recently welcomed Kim Shockey of Waynesboro as a Business Development Officer.

Kim has a stellar track record of helping members and small businesses find ways to prosper financially. You can contact Kim at **717-709-2520** or **kshockey@patriotfcu.org**.