

April 2021 Issue

# Community News

## Easy Home Renovations To Tackle This Spring

*It's been a long winter, but spring has finally arrived. It's a great time to tackle projects to prepare your home for warmer weather.*

Summer is just around the corner, so you'll likely be spending more time outside. You may want to spruce up your yard and exterior of your home or make some repairs due to normal wear and tear from the winter. **Here are some easy renovation projects that will seriously upgrade your home this spring.**

### Paint Your Front Door

Your front door is a focal point, so if the paint is peeling, cracking or fading, it can make your entire home look shabby. Or, even if the paint is in good condition, updating the door in a different color is an easy way to change the appearance of your house.

The cost to paint your front door is approximately \$100-\$300, according to HomeAdvisor. This is an easy way to make a huge impact without spending a lot of money.

### Stain Your Deck

Winter weather can be tough on wood, but staining your deck will make it look brand new again. The national average cost to stain a deck is \$111-\$268, according to Porch but can vary based on the size of your deck, conditions, finish options and whether you choose to hire a professional or do it yourself.

### Build a Fire Pit

Maximize the use of your outdoor space by building a fire pit to gather around when it's otherwise too cold to spend much time outside. Building an in-ground fire pit from scratch will cost you around \$700, according to HomeAdvisor. Alternately, a premade, above-ground fire pit can be purchased for roughly \$300.

### Refresh Your Landscaping

Now that winter is over, it's time to give your yard a beautiful

spring makeover. You'll probably want to start with cleanup activities, such as tree pruning and tree removal, which average \$350-\$650 and \$400-\$900, respectively, according to Fixer.

You can hire a professional landscaper to plant new flowers beds, but they charge approximately \$1,000-\$3,000, according to HomeAdvisor. However, plants typically cost between \$6-\$100, so you can save tons of cash by doing the work yourself.

### Give Your Wooden Fence a Makeover

Your fence surrounds the exterior of your home, so if it's seen better days, it can ruin the look of your entire property. The average cost to paint a wooden fence — including basic labor — is \$1.60-\$3 per square foot, according to Homewyse and the average cost to repair a wooden fence is \$570, according to HomeAdvisor.

### Install Ceiling Fans

A warm weather update for the inside of your home, adding ceiling fans can help lower cooling costs during the summer months. If your home doesn't currently have any ceiling fans or you'd like to install them in rooms currently without one, spring is a great time to do so.

*We can help fund these projects and more with our Home Improvement Loan!*

Article adapted from 'Easy Home Renovations To Tackle This Spring'. 3.21.2021 Lauren Woods, msn.com.



## Reimagine Your Kitchen

## No Equity? No Problem! with WCCU's Home Improvement Loan.

- No Equity Required.
- Financing up to \$50,000.
- Funding in 2 days or less.
- Terms up to 10 years.

# 5.25% APR\*

Add value to your home with Renovations • Repairs • Landscaping • And More

**Call or visit [westerlyccu.com/HomImprovement](http://westerlyccu.com/HomImprovement) to apply!**

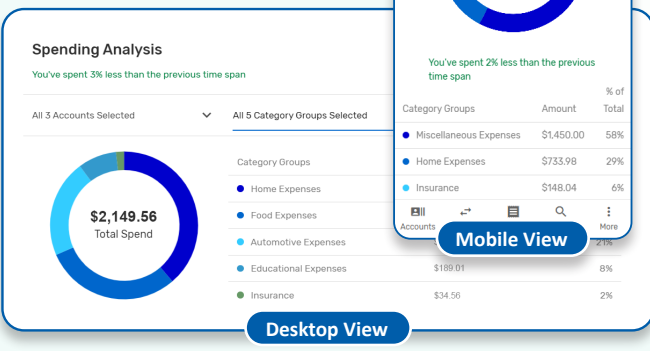
\*Annual Percentage Rate (APR) is effective 4/1/2021 and is subject to change. Rate shown is for terms up to 5 years and for members with an "A" credit score of 680 or above. Rate also reflects a 0.75% point interest rate reduction for automatic loan payments deducted from an "active" WCCU checking account ("active" checking is 6 transactions or more per month and direct deposit) which must be scheduled at the time of loan closing. If the above requirements are not met, discount will not apply, and 0.75% will be added to the rate. Monthly payments per \$1000 borrowed would depend on loan term chosen, for example: 5 years at \$19 per month. Maximum loan amount is \$50,000, minimum loan amount is \$1,000. Offer valid for primary residence only. Estimate for the project or an invoice or scope of the completed project is required. Funds available within 2 business days after receipt of required documentation and complete application and is not guaranteed. Varying factors beyond our control may cause delays. Other rates and terms available. Other restrictions may apply. WCCU NMLS ID # 518892.

## New eBanking Budgeting Tool - Spending Analysis!

Take control of your finances by viewing where your money is being spent.

Simply login to eBanking, and click the "Activate" button on your dashboard or anywhere within the Spending Analysis widget on your mobile device. Within 24 hours of activation, you will be able to update, categorize, and track your spending.

**Not enrolled in eBanking?**  
Visit [westerlyccu.com/ebanking](http://westerlyccu.com/ebanking) to learn more and to sign up!



## Celebrate Financial Literacy & Raise Money Smart Kids!

April is National Financial Literacy Month, and it is never too early to start teaching your child the importance of saving money.

And guess what? Our Money Mammals Kids Club now offers even more great content! This program not only has fun games for young children, but now includes content for tweens, teens, and most importantly, for parents.

Visit [westerlyccu.com/moneymammals](http://westerlyccu.com/moneymammals) to get started and to access FREE fun financial-education themed games, activities, and content.



The Money Mammals Saving Money Is Fun Kids Club ©2015 Snigglezoo Entertainment. All Rights Reserved.

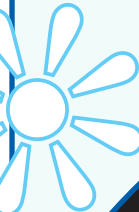
## 5 Smart Ways to Use Your Stimulus Check

Have you gotten your stimulus check? Spend it wisely! Here are 5 ways to shore up and stabilize your finances.

1. Cover The Essentials
2. Build An Emergency Fund
3. Pay Off Debt
4. Invest
5. Be Generous

Visit [www.westerlyccu.com/smartstimulus](http://www.westerlyccu.com/smartstimulus) to learn more or contact Wayne Lagasse, Vice President Wealth Management at 401.596.7000 x2112.

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**Helping Our Members Achieve Financial Success!**

# Westerly Community Credit Union

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[www.westerlyccu.com](http://www.westerlyccu.com)  
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Insured by NCUA. WCCU NMLS ID#: 518892

