

## Budget-Friendly Improvements That Can Make a Big Impact

Want to give your home a fresh look without breaking your budget? You don't need a major renovation to make a noticeable difference. Here are 15 budget-friendly home improvement projects that can transform your space and boost your home's value:

### Exterior Upgrades

- **A Fresh Coat of Paint-** Painting your home's exterior is one of the most impactful ways to give it a facelift and protect it from the elements. Choose a color scheme that complements your home's architecture and neighborhood, and consider using high-quality exterior paint for a long-lasting finish.
- **Spruce Up Landscaping-** Curb appeal matters! Trim overgrown shrubs, plant colorful flowers, and add mulch to your garden beds for a well-maintained look. Consider adding solar-powered path lights for a welcoming touch, or create a focal point with a statement planter.
- **Add or Replace Weatherstripping-** Drafty windows and doors can lead to higher energy bills. Adding or replacing weatherstripping is a simple and inexpensive way to improve your home's energy efficiency and keep it more comfortable year-round. Look for weatherstripping made from durable materials that can withstand the elements.

### Interior Transformations

- **A Fresh Coat of Paint (Inside Too!)-** Painting your interior walls can instantly brighten and refresh your living spaces. Consider using light, neutral colors to create a sense of spaciousness, or go bold with a vibrant accent wall. Use low-VOC paint for better indoor air quality.
- **Update Hardware-** Swap out old, tarnished, or mismatched doorknobs, cabinet pulls, and light switch plates for modern, stylish options. This small change can instantly elevate the look of your kitchen, bathroom, or any room in your home. Consider matching finishes for a cohesive look.
- **Upgrade Lighting-** Good lighting can transform a room's mood and functionality. Swap out old light fixtures for modern ones, add dimmer switches for ambiance, or install under-cabinet lighting in your kitchen for a bright and practical workspace. Choose energy-efficient LED bulbs to save on electricity costs.
- **Refinish Your Floors-** Instead of replacing worn-out floors, consider refinishing them. This can give hardwood floors a fresh, new look and eliminate scratches and stains. It's a more affordable alternative to replacing the entire floor.
- **Add a Backsplash-** A new backsplash can add personality and visual interest to your kitchen or bathroom, protecting your walls from splatters and spills. Peel-and-stick tiles are a budget-friendly option that you can install yourself without any messy grout or special tools.

## First Time Buying A Home?

Now is the time to make that move. We can help!

✔ **APPLY TODAY!**

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## Your First Home Starts Here!

Buying your first home is a big step — and you don't have to take it alone. Our team is here to walk you through every question, every number, and every milestone along the way.

Let's turn your homeownership dreams into a plan! Give us a call to get started.



## Quick Fixes and Upgrades

- **Install a New Shower Head-** A low-flow shower head can help you save water and conserve energy while also providing a more luxurious shower experience with features like multiple spray settings or rainfall options. Look for models with adjustable settings to suit your preferences.
- **Update Cabinet Doors-** If your cabinets are in good condition but look outdated, consider simply replacing the doors. This is a more affordable alternative to a full kitchen remodel and can dramatically change the look of your kitchen. You can also try repainting or refacing your existing doors for a fresh look.
- **Install a Ceiling Fan-** Ceiling fans can create a cooling breeze in summer and even help distribute heat more evenly in winter. They come in a variety of styles and sizes, so you can find one that complements your décor and suits your needs.
- **Hang New Curtains or Blinds-** Window treatments can significantly impact a room's look and feel, offering privacy, light control, and insulation. Swap out old, faded, or ill-fitting curtains or blinds for new ones that complement your décor and enhance your space's functionality.
- **Deep Clean Carpets and Upholstery-** A professional deep cleaning can remove dirt, stains, and allergens from your carpets and upholstery, giving them a fresh new look and improving your home's indoor air quality. Alternatively, you can rent a carpet cleaner and do it yourself.

To learn more ways to make a big impact on your home, visit us at [mysccu.com](http://mysccu.com) or stop by one of our local branches!

## Dividend News

The dividends paid on all regular shares for the first quarter of 2026 will be distributed as follows:

Share Account Balance	Rate*	APY**
\$0 to \$24.99	0.00%	0.00%
\$25 to \$9,999.99	0.25%	0.25%
\$10,000 and over	0.30%	0.30%

\*Rate - disclosed as Annual Percentage Rate

\*\*APY - disclosed as Annual Percentage Yield

## Financial Facts *As of January 31, 2026*

Members	14,151
Assets	\$160,242,520
Shares	\$144,011,261
Consumer Loans	\$124,549,846
Business Loans (12)	\$2,698,306

## Fee Schedule Notice

Our fee schedule is available for viewing at any time. Stop by any branch to get a hard copy. We can also mail you a copy at your request; just give us a call at (423) 875-6955.

## Holiday Closing

All branches of SCCU will be closed on the following days:

### MEMORIAL DAY

Monday, May 25, 2026

### JUNETEENTH

Friday, June 19, 2026

### INDEPENDENCE DAY

Saturday, July 4, 2026

## Tap Into Your Home's Potential!

with SCCU's Home Equity Line of Credit

- ✓ No annual fee, no application fee and no prepayment penalty
- ✓ No closing cost option
- ✓ Quick, local decisions and closings

