

BANKNOTE

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“Beware of little expenses. A small leak will sink a great ship”

– Benjamin Franklin

Easy Winter Preparation Checklist for Your Home

Fall is in the air! Now is the best time to prepare your home for the upcoming winter months. Below is a checklist you can follow to make sure you are ready.

Heating System

- ▶ Do a test run
- ▶ Replace air filter
- ▶ Make sure vents are clean
- ▶ Install/check carbon monoxide detector

Air Conditioning

- ▶ Clean condensing unit of debris with a hose.
- ▶ Cover condensing unit with waterproof cover.

Protect Pipes from Freezing

- ▶ Insulate exposed pipes with foam insulation.
- ▶ Turn off water supply and drain existing water from exterior faucets.
- ▶ If leaving the home for a while, shut off water supply and drain plumbing.

Insulation

- ▶ Wrap hot water tank with an insulating blanket.
- ▶ Insulate exterior switch plates and outlets with foam sealing gaskets.
- ▶ Use fiberglass insulation to block cold air from unused fireplaces.

Doors and Windows

- ▶ Inspect windows for leaks on a windy day. Use rope caulk in all the joints that leak.
- ▶ Ensure that doors have weather-stripping on the sides and bottom.

Roof

- ▶ Check for missing or damaged shingles. Replace if needed.
- ▶ Check flashing around roof projections for damage.
- ▶ Clear gutters and downspouts of wet leaves.

Source: *Easy Winter Preparation Checklist for your Home* by The Spruce



South Metro Federal Credit Union would like to announce that Kristin Chim and South Metro Wealth Management received the 2017 Silver Keystone Award at the CUSO Financial Services 2018 Annual Conference, recently held in San Diego, California.



The award recognizes the significant production and growth of a financial institution's investment and insurance program throughout the year.

Kristin has provided investment and insurance services to South Metro's members for over 6 years, receiving the keystone award each year. Available offerings include: retirement planning, wealth management, estate planning, business services, college savings, 401(k) and 403(b) rollovers, life insurance, and more.

“Our team works very hard to provide high-quality investment services to our members, so it's very rewarding to have them honored on a national level by CFS,” said Don Crofut, President at South Metro. “This award reflects on their top-tier customer care and professionalism.”

The annual awards are presented by CFS as a way to recognize outstanding investment and insurance programs for their production, commitment to superior service and outstanding performance that helps each organization meet and exceed its goals.

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. (“CFS”), and Sorrento Pacific Financial, LLC (“SPF”), registered broker-dealers (Members FINRA www.finra.org /SIPC www.sipc.org) and SEC Registered Investment Advisors. Products offered through CFS/SPF: are not federally insured, are not guarantees or obligations of credit unions or banks, and may involve investment risk including possible loss of principal. Credit unions and banks contract with CFS/SPF to make non-deposit investment products and services available to credit union members or bank clients.



Thank you to everyone who participated in our 25th Anniversary week activities! We are so humbled to be able to serve our members these past 25 years and look forward to many years to come!

Game Participation Prizes: Two Renaissance Festival Tickets, Golf Ball & Towel Set, Root Beer & Glasses Set, Folding Lawn Chair, \$25 Chili's Gift Card

Prior Lake Winners: Lillian Abeln, Janel Wanttaja, Renate Crooks, Eric Gilmore, Gina Stelow

Shakopee Winners: Tamara Peterson, Antoine Archambault, Antonio Gonzalez Guzman, Nikolai Balandin, Chad Slipka

Grand Prize Winners: Allene Ross - Apple Watch, Michael Ysaguirre - FitBit Versa, Jeff Bettin - \$200 Mystic Lake Gift Card



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