TN MEMBERS 1ST FCU

STAY AHEAD OF SEASONAL HOME COSTS

SEASONAL EXPENSES ARE PART OF HOMEOWNERSHIP, HOWEVER THEY DON'T HAVE TO DERAIL YOUR FINANCIAL WELLNESS.

OCTOBER 2026

As the seasons shift, so do the expenses that come with keeping a home comfortable and running smoothly. It's easy to underestimate how much utility bills can fluctuate. With some planning, you can stay ahead of these costs and avoid feeling squeezed when these expenses arrive.

SIMPLE WAYS TO GET AHEAD

Build a Seasonal Sinking Fund
A sinking fund is just money you set aside for a specific purpose. Start a "home fund" and add a little each month, even in off-seasons. Preventive care can be far cheaper than emergency repairs.

Get Smart About Energy Efficiency

- Seal gaps around windows and doors to reduce drafts.
- Switch ceiling fans to rotate clockwise in winter, pushing warm air down.
- Replace HVAC filters regularly for better efficiency.
- Unplug unused electronics.

Time Your Maintenance

- Schedule furnace and air conditioning unit checkups before the busiest season.
- Clean gutters before heavy rains or snowfall.
- Test your sump pump and smoke detectors as the seasons change.

Compare Utility Plans
Some providers offer budget billing, which spreads costs evenly over the year. Others may have seasonal discounts or rebates for energy-efficient upgrades. Spending a few minutes reviewing your options could save you real money.

Keep an Emergency Buffer
Even the best planning can't cover every surprise. A small emergency fund, ideally $500 to $1,000, can give you peace of mind when an unexpected repair or bill pops up.

MAKING SEASONAL COSTS FEEL LESS STRESSFUL

Seasonal expenses are part of homeownership, however they don't have to derail your financial wellness. The key is to build these expenses into your spending plan so you're ready when the seasons change.

Think of it this way: you don't have to solve everything at once. Each small step - setting aside a little extra, tackling one efficiency upgrade, or scheduling one preventive check - adds up to lower stress and smoother budgeting.

YOU'RE NOT ALONE

If seasonal costs or other expenses are weighing you down, remember that support is available. Budgeting resources through your financial institution can help you create a personalized plan. Free financial counseling is also available through our trusted partner, GreenPath Financial Wellness. Homeownership comes with surprises, but your finances don't have to be one of them.

This article was provided to the credit union by our financial education partner, GreenPath Financial Wellness. 1TNM100126

HAVE A QUESTION? START WITH PENNY.

PENNY IS OUR NEW AI VIRTUAL ASSISTANT, AVAILABLE TO HELP YOU FIND ANSWERS AND INFORMATION WHEN YOU NEED IT.

Getting help from TN Members 1st doesn't always have to mean making a trip to a branch or picking up the phone. Penny is TN Members 1st's new AI virtual assistant, available to help you find answers and information when you need it.

We understand that distance, transportation, work schedules, mobility, language, and access to technology can all affect your ability to visit your local branch. By expanding our digital connection options, we're working to make it easier to reach us. At home, at work, across town or farther away, we want connecting with your credit union to be simple. Whether you have a quick question, need help finding information, want assistance navigating an online process, or need to connect directly with someone at the credit union, you now have more ways to choose how to get in touch with us. With live chat, video and audio options, digital assistance and more, we're bringing more of the branch experience directly to you.

Penny can answer frequently asked questions, help you find information on our website, point you toward the right resources, and help you determine your next step. And because Penny is available beyond regular branch hours, you don't have to wait until we're open to get started.

Sometimes you need more than an answer from Penny. That's where our expanded digital connection options, including live chat with a TN Members 1st FCU employee, come in!

Learn more, at:**MYMEMBERSFIRST.ORG/COMINGSOON**

CONFIRM YOUR CONTACT INFO

Have you recently moved, updated an email address, or gotten a new phone number? Contact the credit union at 865-482-4343 or send us a message via digital banking so we can ensure your information is up-to-date!

MARK YOUR CALENDAR FOR COMMUNITY DAY

We're excited for our 5th Annual Community Day happening from 11:00 am - 1:00 pm on Wednesday, November 4 at our Oak Ridge Branch! This is your opportunity to meet some of our credit union Community Partners, learn about how they serve our local area, sign up for door prizes, and grab some giveaways! This free event is open to the public, so invite your friends and family and be sure to stop by!

To learn more, visit us online at:

MYMEMBERSFIRST.ORG/COMMUNITYDAY

CREDIT UNION EVENTS, ACTIVITIES & REMINDERS

Tennessee Members 1st is committed to protecting our members' personal and financial information. Our Privacy Policy can be found on mymembersfirst.org by clickling Privacy Policy at the bottom of any webpage.

Veterans Day | Nov. 11
Thanksgiving | Nov. 26 & 27
All locations closed

As a credit union member, you'll receive periodic emails regarding events, location & service availability, products & services, or important credit union updates. Make sure to let us know if you're not currently receiving these updates or need to update your contact information.

VITAL STATISTICS:

AS OF JULY 31, 2026

ASSETS:	$97,723,624
SHARES:	$86,236,752
LOANS:	$45,349,118
MEMBERS:	4,465

MYMEMBERSFIRST.ORG | ROUTING NUMBER: 264281393

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