



Home Green Home

Seven ways to make yours more energy efficient

From the long, hot summers to the cold, dark winters, your home works hard to keep you and your family comfortable. But there's a price in doing so – high energy bills. While each home is unique, there are things you can do to lower your energy bills, no matter the season.

Some of these changes are small home improvement projects while others are major expenses. And they all can make your home more energy efficient, as well as reduce your carbon footprint. Here are seven ways to do so:



1 Seek the Energy Star label when updating appliances

In the average U.S. home, appliances account for about 20% of energy use. If you're updating major appliances, be sure to check if it has an Energy Star label. This designation means the product has met certain government standards for energy use. Learn more about this at www.energystar.com.

2 Be mindful of electricity use

Generally, it's a good practice to power down or power off whenever possible to save on your electrical bill. Turn off lights in empty rooms and unplug items that drain energy even when they are off, such as computers, cell-phone chargers and printers. About 75% of the electricity used by home electronics is consumed while the products are turned off.

5 Water heaters

If your water heater is near the end of its service life, you can lower your energy costs by purchasing a more energy efficient heater. Today, there are also tankless water heaters that only heat water when needed. They are generally more expensive than conventional water heaters, but are about 24% to 34% more energy efficient for homes that use 41 gallons or less of hot water per day.



6 Seal leaks and drafts

Another way to make your home greener is to ensure there are no leaks or drafts that allow cold or hot air to escape. Check around the interior sides of windows, doors and vents to determine if there are gaps that need sealing. Fixed joints in windows and vents can be sealed with caulking, while doors and moveable joints in windows can be sealed with weather-stripping. Your local hardware store can provide more information on the type you need.

NEW!

As low as

6.99%

APR for 10 years*

Go Green with an Energy Loan

If you want to improve the energy efficiency of your home but don't have the resources available right now, Travis Credit Union can help. Our new Energy Loan allows homeowners to borrow up to \$35,000 for energy-related home improvement projects.

Qualified projects include installation of a new furnace, air conditioning unit, solar panels or dual-pane windows. These loans are also available to purchase Energy Star-rated appliances such as washing machines, dryers and refrigerators.

Terms of up to 120 months are available for energy loans of \$1,000 to \$15,000. Terms of up to 180 months are available for loans from \$15,001 to \$35,000.

Please stop by a branch or give us a call at (800) 877-8328 to determine if you are eligible for an energy loan. We want to help you go green so you'll save money on your energy bills. **Contact us today!**

*APR (Annual Percentage Rate). Loan rates are based on applicant's credit history and other underwriting factors. Borrower must provide copy of valid purchase order or invoice for qualified energy-related home improvement project. Energy loan is available only for purchase and installation of new furnaces, air conditioning units, solar panels, dual-pane windows and Energy Star-rated appliances. All loan rates are subject to change daily without notice. This is an unsecured loan and is not associated with a home loan product. Payment per \$1,000 balance is based on APR. Payment example may be lower or higher depending on your credit history and other underwriting factors. For example, the payment per \$1,000 with a term of 10 years (120 months) at 6.99% is \$11.61. The payment for a \$20,000 loan with a 10-month term at 6.99% is \$232.14.



3 Add solar panels

Solar panels can provide clean, free energy for years to come, although there are usually high upfront costs to install. To determine whether solar panels are a good investment for your home, consider the amount of sunlight your rooftop usually receives, the size of your roof and what required modifications must be done to comply with your local building code. To learn more, please visit www.findsolar.com.

4 Check your insulation

Check the insulation in your attic to see if you need to add more insulation. By increasing the thickness of your insulation – or adding it where it doesn't exist – you can improve your energy efficiency. You may also want to consider adding insulation around pipes, the water heater and ducts. You'll need to research the recommended level and type of insulation needed for your home.

7 Heating and cooling systems

For most homeowners, the main energy culprit is heating, ventilation and air condition (HVAC) systems, which accounts for about 56% of the energy use in an average U.S. home. Replacing an aging HVAC system can save you money. Because this is a major home improvement project, do your research on what type of system to install that best fits your home. A new HVAC system that is too small for a home will end up working harder to cool or heat it, while a system that is too big for a home will use excess electricity and leave excess humidity in your home.

Related money-saving tips are to turn down your thermostat to 68 degrees for heating in the winter. For every degree you lower your heat in the 60- to 70-degree range, you'll save up to five percent on heating costs.

With a little research, planning and awareness, you can make your home more energy efficient. One that you can call your home green home.

