



Stay Financially Fit in 2014!



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Check out our series on ways you and your family can Stay Financially Fit in 2014. Watch for monthly emails that include tips that will help you improve your financial well-being in 2014.

Tip #11 - Conserve Energy



Use less energy



Help the environment



Save money

Last winter was a cold one and it's looking like the same may go for this coming winter. You know as well as we do that a cold winter equals high utility bills. According to the U.S. Department of Energy, the average American spends approximately \$1,600 per year on utility bills alone. Anything you can do to conserve energy puts some of that money back in your pocket!

Below are a some ways to reduce your energy consumption and help cut expenses:

Thermostat Settings

Turning up the temperature during the summer and down during the winter are great strategies for putting your thermostat to work for your wallet. Consider setting the air conditioner at 74 degrees and the furnace at 68 to keep your house comfortable while reducing your energy costs.

Seal and Insulate

A well-insulated house reduces the amount of money you will spend on heating and cooling. Start by checking out your attic. If your attic is unfinished, you shouldn't be able to see the floor joists. If you can see them, add more insulation.

Change/Empty Filters

Change your furnace filter frequently. Many furnace manufacturers recommend doing it quarterly or even monthly to keep the unit operating at peak efficiency. Similarly, empty the lint filter on your dryer after every use. Even a small amount of lint reduces energy efficiency.

Close the Doors and More

Close the doors on your refrigerator and house as quickly as possible. Keep fireplace dampers shut when not in use. Close the curtains to cover your windows at night. All of these little

efforts help to conserve energy by preventing heat loss.

Energy-Efficient Light Bulbs

Replace existing incandescent lights with energy-efficient compact fluorescent bulbs, which use 2/3 less energy, and last up to 10-times longer. Using a 13-watt compact fluorescent in place of a 60-watt incandescent will result in a \$30 savings in energy costs over the life of the bulb. Regardless of the bulbs that you use, turn them off when you leave the room.

Source: <http://www.investopedia.com/articles/pf/08/save-energy.asp>

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