

# GCU Member Minute

News | Tips | Success in 1 minute or less!

May 2017

**Thank you to everyone who came out to celebrate GCU's 69th birthday and 25 years of Winona Nava as CEO. We wouldn't be where we are today without members like you. Remember, GCU is here for you and your family's financial needs - whatever they may be.**

## In This Issue

Prep Your Car for Summer

Video: Shared Branching

Home Improvements that Don't Pay and Better Options

## Events & Closures



**May 6**

### **Habitat for Humanity Derby Day**

La Posada de Santa Fe,  
1:30-5pm

**May 13**

### **CommUNITY Day**

Santa Fe Plaza, 10am-3pm, FREE

Stop by and visit the Guadalupe Credit Union booth.

**May 14**

### **Mother's Day**

*"If love is sweet as a flower, then my mother is that sweet flower of love."* -Stevie Wonder

## 6 Ways to Prep Your Car for Summer Driving

By: Kamil Skawinski



Getting your car ready for summer is a lot easier and less expensive than it used to be. To better prepare your car for the summer driving season, follow these simple measures that can help you keep motoring happily down the road instead of winding up stranded beside it.

### **Check tires regularly**

Keeping your tires inflated to the proper pressure not only improves fuel economy, but it also ensures that your car will handle optimally in any emergency maneuvers.

### **Check cooling and air conditioning systems**

"The No. 1 cause of breakdowns to this day is still related to coolant problems and engines overheating," says Dahl, noting that many common cooling system problems result from poor air flow around the radiator. So, before the summer driving season starts, clean out any leaves, pine needles or other debris that might have accumulated in the fins of the radiator and the air conditioning condenser.

Checking your vehicle's radiator cap at the start of the summer driving season is also a good idea, he adds. Given the temperatures to which the radiator cap is

**May 17**  
**Farms, Films, Food: A**  
**Santa Fe Celebration**  
CCA Center for  
Contemporary Arts, 5pm,  
FREE

**May 19-21**  
**Taos Lilac Festival**  
Kit Carson Park, Friday  
11am-5pm, Saturday and  
Sunday, 10am-5pm

**May 29**  
**Memorial Day**  
All GCU branches will be  
closed in observance of  
this federal holiday.

**June 18**  
**Father's Day**  
Some super heroes don't  
have capes - they are  
called dad.

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## Happy Memorial Day



***"The legacy of  
heroes is the  
memory of a great  
name and the  
inheritance of a great  
example."***

**-Benjamin Disraeli**

continually exposed, its internal rubber gasket can end up cracked, deformed, damaged or simply hardened, and the cap's metal spring also weakens over time. "Replacing a radiator cap that is more than five years old is just cheap insurance," he says.

"On cars that utilize the conventional 'green' antifreeze, the service interval is approximately two years," says Woodson. "Most modern vehicles, however, now utilize an extended life (orange) coolant that needs to be serviced approximately every five years, so change you car's coolant on schedule to ensure its anti-corrosion and thermal capabilities remain at their peak."

### **Change oil on schedule and keep full**

Engine oil must be replaced at recommended intervals using the weight/viscosity of oil required by your vehicle's owner manual. If your daily driving falls into the "severe service" category, follow all maintenance intervals and recommendations to the letter. Check the gas cap  
Your car's humble gas cap is a critical component of your car's emission control system, and if it isn't airtight it will trigger "check engine" or "emissions service" lights on your dashboard, says Dahl. Also, check the gasket around the gas cap every time you fill up to ensure that it has no cracks or other damage. If you notice anything amiss, replace it.

### **Lighting and visibility**

Check your headlights to make sure they all work and that there are no hidden wiring problems, says Woodson. Check to make sure that there is no corrosion on the terminals of the car's battery, too: Many electrical-system issues can be avoided simply by keeping the battery terminals and connections clean and tight.

Finally, clean your windows, replace worn wipers with a fresh set, and check to make sure that the every washer-fluid reservoir in the car is full.

### **Use a pro for long trips**

"Should you be getting ready to go on a longer summertime road trip, have your vehicle inspected by a competent mechanic," says Dahl. "You really want to make sure your brakes are within specifications and functioning properly. Have all fluids checked and have them look for any leaks, especially in the car cooling system. Also, have a comprehensive check of the vehicle's fluids, hoses and belts."

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## **VIDEO: Access Your Accounts Anytime and Anywhere with Shared Branching**



## **3 Home Improvements That Don't Pay (and 3 Better Options)**

*By: Margarett Burnette*



It's nice to live in a home that's designed just the way you like, even if you have to spend money on remodeling. But when it comes to increasing a home's value, some pricey home improvements won't come close to matching the amount of money you put in.

If you don't plan on moving in the near future, recouping money may not be as important as knowing you'll enjoy the remodeled space. But if your plan is to increase the value of your home, you may want to avoid projects that don't offer a good return.

Here are three home improvements that usually don't recoup costs, along with alternatives that offer a better bargain.

### 1. Bathroom remodel

Add up the cost of a new tub, sink, toilet, tile and labor, and it's easy to see how a major bathroom remodel can run close to \$18,000, as reported by Remodeling magazine.

**Better bargain:** Instead of overhauling the entire bathroom, focus on smaller but highly visible upgrades, such as new sink fixtures and showerheads. Even if you don't recoup 100% of the money you spend, at least you won't be out thousands of dollars.

### 2. Room addition

Building an extra room can set you back anywhere from \$40,000 (to add a new bathroom) to more than \$115,000 (for a master suite). You'll gain square footage, but you probably won't gain as much value when it comes to the selling price.

**Better bargain:** Hire an architect or interior designer to find ways to maximize your existing space. For example, you may be able to knock down some walls or eliminate a closet to get more usable space. These alternatives are usually much less costly than a room addition. If those solutions don't work and your family needs more space, it may be a good idea to sell your home and find a bigger one.

### 3. Major kitchen upgrade

A major kitchen remodel can include new appliances, flooring, custom lighting, countertops and an island. But the kind of features you see in dream home magazines are expensive. The average major kitchen remodel costs close to \$60,000.

**Better bargain:** Consider a minor kitchen remodel. Instead of replacing entire cabinets, you could change the cabinet fronts and hardware. And instead of replacing countertops and appliances, you could add a fresh coat of paint on the walls for a new look.

## Need to make repairs or remodel? Lower your current interest rate?



Rates are rising - here's your chance to refinance into a lower rate and shorter term.

**GCU now offers a 10-year fixed mortgage LOCK IN your low rate - CALL US TODAY!**

With Guadalupe Credit Union, you have choices. We're local and we'll keep your mortgage right here. Ask about our home loan options today: [505-982-8942](tel:505-982-8942).

*\*Restrictions apply. Rates subject to credit worthiness and eligibility. See a mortgage loan officer for details.*

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