Save Energy and Money Starting Today!

With winter here, now is the time to take a bite out of cold weather energy bills. You don't have to blow your budget to make a big difference. Here are some affordable ways to keep energy costs down.

1. **Seal those leaks.** The greatest source of energy loss in most homes is air leaks. Simply put, cold air enters through the cellar and exterior walls, then tries to find a way to escape through the attic. This is known as "the chimney effect" and is the source of most drafts you may feel in your home. The way to minimize this effect is by sealing air holes—the source of drafts. Sealing is a task that most homeowners can easily do in a weekend, using expanding foam and caulk. Check the Web for "How To" articles.

2. **Install a programmable thermostat.** A programmable thermostat will help you ensure your energy usage matches your lifestyle. Just set it and forget it! You can have the heat kick in just before you typically get out of bed. Maintain a lower temperature when you are out for the day, then kick in again just before you typically get home. Most models can also be programmed for weekends. So your savings are truly automatic.

3. **Switch to energy efficient bulbs.** The newest generation CFL (Compact Fluorescent) bulbs are more efficient, brighter and fit more fixtures than first generation CFLs. There are even dimmable versions available now. Yes, CFLs cost more up front, but the savings over the life of the bulb can be as high as $50 each.

4. **Lower your hot water heater temperature to 130°F.** This temperature will be high enough to kill germs when you wash dishes, but is probably lower than where your water heater is currently set.

5. **Reduce dryer time.** Clothes dryers are notorious energy hogs. Every time you don’t use the dryer saves you money. Because the air in your home or apartment undoubtedly runs dryer in the winter, consider buying a wooden drying rack or hanging a line in the laundry room to reduce the number of dryer cycles.

Go Green: Pay Your Bills Online

Are you the type of person that tries to lower your carbon footprint and live as “green” as possible? If so, Maine Family has one more way you can help the environment—pay your bills online! By paying your bills online, using our quick and easy Home Banking service, you waste less paper and use no stamps.

Going green has other advantages. Paying your bills online is convenient, fast and safe. Our Home Banking site is encrypted to protect your personal information. By doing everything online, you can pay your bills when you want on your schedule. It’s also the quickest way to pay bills. A few keystrokes and mouse clicks, and you are done.

So what are you waiting for? Contact Maine Family. Go green and help save the planet!

Tips for Keeping Nasty Germs Away

- When washing your hands, use warm water and soap or an alcohol-based hand sanitizer.
- Remember to wash your hands before eating or preparing food.
- Avoid touching anyone who is sneezing, coughing, or blowing his or her nose. If you have touched someone, wash your hands.
- Avoid sharing food, beverages, or utensils.
- Never share things like hats, towels, lipstick, or other personal items that might be contaminated.
- Always cover your nose and mouth with a tissue or handkerchief when sneezing, coughing or blowing your nose. Toss the tissue in the trash as soon as you can and wash your hands afterwards.
Protect You and Your Home from Crime

Maine Family would like to give you these simple, common sense suggestions to protect yourself at home:

• Always ask for proper identification from delivery people.
• Never leave notes on your door while you are away from your home, and don’t hide keys under the doormat or in any conspicuous place.
• Install deadbolt locks on all your doors, and always keep your door and windows locked.
• If you are going to be gone for more than a day, use automatic timers to turn on lights and a radio.
• If a stranger asks to use your telephone, offer to make the call for him/her. Never, ever let a stranger into your home.
• Have your home well lit at night, both inside and out. Keep your blinds/curtains closed at night.
• Install a peephole in your front door. This will let you see who’s there before you open the door.

Gifts That Last A Lifetime

A great gift for a special family member is membership in Maine Family! Open a share account for them— it’s a gift that can last a lifetime.

For that special grandchild in your life, you may want to consider a Coverdell Education Savings Account (CESA). CESAs are a great way to invest in your grandchild’s future.

Stop by Maine Family to see how easy it is to give either of these special gifts.

Those Golden Years

Saving for retirement may seem like it is getting too late the closer you get to that golden age. But with the recent economic downturn, focusing on saving for your retirement may need to become your biggest financial priority. Maine Family has the retirement solution for you. Whether you need long-term savings in IRAs, share certificates and/or a standard share savings account for your retirement funds, Maine Family is always here to help you prepare for the golden years.

Even if you have already started saving for retirement, check with us to see if we can help you get better investment rates to increase your savings faster. If you have yet to start saving for retirement, begin here at Maine Family and let your retirement funds grow at very competitive rates.

Don’t forget that your retirement funds are safe and secure at Maine Family. Each of your accounts is insured up to $250,000 with the full support of the United States federal government. Stop by the credit union to get details on the exact coverage you have for your situation.