

Let's find a place to call home.

With a variety of loan options, Knoxville TVA Employees Credit Union is ready to help you find a place to call home! We'll be there every step of the way!

Real Estate Lending  NMLS 16711
(865) 544-5409 • homeloans@tvacreditunion.com



Tennessee properties. Restrictions apply. Not a government affiliated agency. Ask for details.



Ready to Renovate?

Remodeling your kitchen is a tall task, but the rewards of doing everything yourself are robust. Below are simple tips to save time and money!

Create a Plan

When remodeling a kitchen, planning is the most important aspect. Decide on a budget and design before anything else. This will save you money in the long run.

Refurbish Instead of Replace

Instead of replacing cabinets, consider keeping them and giving them a new look! Painting cabinets a bright white color is a simple solution and will have them looking new in no time. This is also a great idea for floors. Refinishing hardwood floors is significantly cheaper than replacing them.

Re-stores Are Your Friend

Many contractors and builders donate or sell their overstock at a discount. Whether you're replacing appliances or looking for material, re-stores are great for finding quality goods at a discount!

Avoid Moving Plumbing

Relocating plumbing may be inevitable in some cases, but avoiding it will save money. It costs approximately \$5,000 each time a dishwasher, sink, or other appliance requiring plumbing is moved.

Energy Efficient Lighting

No matter which type of lighting you choose, using energy efficient products is very important. Paying the extra cost upfront for certified energy efficient LED lightbulbs can save money in the long run. They will illuminate your kitchen extremely well and keep your electric bills low.

Home Equity Line-of-Credit

Once you're ready to begin remodeling, visit **Knoxville TVA Employees Credit Union** and apply for a Home Equity Line of Credit! A HELOC provides you with a revolving line-of-credit borrowed against the equity in your home. This is perfect for home renovations, especially if you're unsure how much you might spend or how long the project could take. Start creating the kitchen of your dreams today with a HELOC!

tvacreditunion.com/heloc

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Announcements

Memorial Day Hours

Monday, May 28, 2018

All Credit Union locations will be **closed**

Monday, May 28 in observance of Memorial Day.



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Federally insured by NCUA.

