

# Spring Into Home Improvement Planning

As warmer weather returns, many homeowners begin thinking about repairs and upgrades that were postponed during the winter months. Whether you're replacing outdated fixtures, tackling overdue maintenance, or planning a larger renovation, having a plan and the right financing can make the process much smoother.

Before starting any project, outline the scope of work and build a realistic budget. Prioritize essential repairs such as structural fixes, safety improvements, or energy-efficient upgrades before cosmetic updates. Getting multiple contractor estimates and building a small cushion into your budget can also help prevent unexpected costs and delays.

It's also important to review your finances before beginning a home project. Consider how the expense fits into your overall budget, evaluate your savings, and determine whether using cash or financing makes the most sense for your situation. Taking the time to plan ahead can help keep your project and your budget on track.

When planning improvements, think about projects that add lasting value. Upgrades such as energy-efficient appliances, improved

insulation, updated kitchens or bathrooms, and modern lighting can enhance everyday comfort while potentially increasing your home's value over time.

Spring is one of the busiest seasons for home improvement projects. As many homeowners begin repairs and upgrades, reviewing your plans, finalizing your budget, and exploring financing options now can help keep your project moving forward smoothly.

AgFed Credit Union offers several options to help fund home improvements. Personal Loans can be a convenient choice for smaller projects like appliances, flooring updates, or routine home repairs. For larger renovations, a Home Equity Loan or Home Equity Line of Credit (HELOC) may provide lower rates and greater flexibility by allowing you to borrow against the value of your home. Choosing the right financing option can help you complete your projects while keeping your long-term financial goals in mind.

With thoughtful planning and the right financing, you can confidently tackle your home projects this spring. Visit [agfed.org](http://agfed.org) to explore your loan options and learn how AgFed can help bring your home improvement plans to life.



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SHEAF

Spring 2026

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**24/7 Online Banking**  
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Email us: members@agfed.org

**24-hour Loan by Phone:**  
(888) 451-LOAN (5626)

**24-hour Telephone Banking:**  
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**Mailing Address:**  
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**USDA South Building Branch**  
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## AgFed's Annual Meeting

Save the date for our Annual Meeting, taking place virtually on April 29th at 11:00 AM. More details will be provided soon.



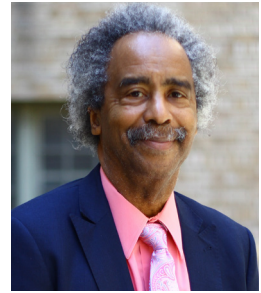
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## CHAIRPERSON'S CORNER

# Continuing to Serve Our Members Through Change



You may have recently seen news regarding the USDA South Building, where AgFed Credit Union's headquarters is currently located. The building is expected to be returned to the General Services Administration as part of a broader federal facilities initiative. While details are still developing, I want to reassure our members that AgFed remains fully prepared to continue serving you without interruption.

AgFed Credit Union is an independent financial cooperative and not a government agency. While we proudly serve members connected to many federal and cultural institutions, the Credit Union operates separately and maintains the flexibility to adapt as circumstances evolve.

Throughout our history, AgFed has continued to serve members through periods of change, including government shutdowns, public health events, weather emergencies, and other disruptions. During those times, members continued to access their accounts, receive payroll deposits, apply for loans, and manage their finances without interruption. Our continued investments in digital banking and technology have further strengthened our ability to serve members wherever they are.

As developments continue, AgFed's leadership and Board of Directors will monitor the situation and plan thoughtfully for the future. In the meantime, members can continue to rely on our branches, digital banking services, and dedicated staff to meet their financial needs.

On behalf of the Board of Directors, thank you for your continued trust in AgFed. We remain committed to providing the safe, reliable service you expect from your Credit Union.

Sincerely,

Elard J. Phillips, Chairperson