

800.839.1154 • TDECU.org

RECEIVE \$500 OFF CLOSING COSTS
WITH TDECU MORTGAGE PG 3

TDECU CONNECTION

THE INSIDE SCOOP ON YOUR FINANCES, YOUR
FINANCIAL FUTURE AND MANAGING YOUR MONEY.

JULY 2017



Happy Summer

TDECU
YOUR CREDIT UNION

INSIDE THIS
EDITION

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WORK WITH A JUMBO CD

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WE'RE HOME SWEET HOME

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CLUB ACCOUNTS

SUMMER FUN AT YOUR FINGERTIPS

Summer is the perfect time for vacations, road trips and fun activities. Thankfully, there's an app for just about everything now, including all of the best summer activities, and attractions.

VIATOR

Want to travel like a local? Discover the world's best insider tours and activities within this app. With Viator, you can access Skip the Line passes to iconic sites and it also helps you plan, so you can enjoy your vacation.
Viator.com

ROADTRIPPERS

Plug in your starting point and your destination, and this app will find unique "off the beaten path" places to visit along the way!
Roadtrippers.com

GASBUDDY

While on your road trip, make sure to utilize GasBuddy. This app allows you to search for the cheapest gas prices, ensuring you don't overpay at the pump.
Gasbuddy.com

FINDERY

With this storytelling app, you can view pictures others have posted about their experiences from their travels and you can add your own map. Create a travel bucket list, and create memories for a lifetime!
Findery.com

YOU WORK HARD FOR YOUR MONEY.

Now let your money work hard for you.

Watch your savings grow faster with TDECU's low-risk, higher-return Jumbo CD.

FOR A LIMITED TIME...

- Earn an additional 0.50% APY* above our standard CD rates
- \$100,000 minimum deposit to open
- Available on all standard CD terms
- Ability to bump-up your rate in the future

*APY= Annual Percentage Yield. Certain terms/conditions apply; ask for complete details. A penalty will be imposed for CD withdrawals made before maturity.

Visit your nearest Member Center or call Member Care at 800.839.1154 to open your Jumbo CD today!



COMMUNITY CORNER



LEMONADE DAY

TDECU helped bring Lemonade Day to the Greater Crossroads region once again this year. On May 20, more than 700 local youth became the region's newest entrepreneurs. When asked about their favorite part of Lemonade Day, most kidpreneurs stated they loved the opportunity to work with their friends to raise money toward a goal.



PASADENA STRAWBERRY FESTIVAL

TDECU was pleased to sponsor the Pasadena Strawberry Festival. This year's event raised money to help fund scholarships for local high school and college students and provide books for college libraries. The three-day festival hosted the World's Largest Strawberry Shortcake, a Fun Run, plus a cook-off competition, parade, concerts, rides and an adventure zone for kids.



THE ROSE

TDECU partnered with The Rose to bring mammogram services onsite for TDECU employees at the Lake Jackson, Sugar Land and Victoria locations. For every 3 mammograms The Rose provides, 1 uninsured woman will receive a free mammogram. This year, we were able to sponsor 10 women to receive life-saving screening services.



Carrie, Lisa & Doris
Members since 2016

THANKS TO TDECU, WE'RE HOME SWEET HOME!

Our dream of owning a home together was realized because of the caring team at TDECU Mortgage.

When my mother, sister and I decided to build a home together, we knew our home loan needs would be unique. We were worried most lenders wouldn't offer a loan to three borrowers. That's when someone told us about TDECU Mortgage. The TDECU Mortgage team truly cared about us, about our life and about our journey. They mapped out a homeownership plan just for us. They even closed our loan a week early! And the support from their team...well, that just can't be measured.

-Lisa T.
Member since 2016

**\$500 OFF CLOSING COSTS
THROUGH SEPTEMBER 30, 2017***

TDECU.org/mortgage
877.774.2657

TDECU
MORTGAGE



*Restrictions apply; see TDECU for full terms/conditions.

EVENTS CALENDAR

HOLIDAY CLOSINGS

LABOR DAY

Monday, September 4, 2017

All Member Centers will be closed to observe and honor the federal holiday.

SAVE THE DATE

COFFEE WITH STUDIO55+ CLUB MEMBERS

Friday, August 4, 2017

Have coffee with us at any TDECU Member Center and receive a FREE Studio55+ mug!

1ST ANNUAL TDECU GOLF TOURNAMENT

Friday, October 13, 2017

Tee off with TDECU, benefiting the MBA Opens Doors™ Foundation.

Visit TDECU.org or email TeeOff@TDECU.org for more information on how to register.

TAX-FREE WEEKEND

August 11-13, 2017

Most clothing, footwear, school supplies and backpacks less than \$100 are exempt from sales use taxes.



GIVING YOU MOTIVATION FOR YOUR RENOVATION!

With a Home Advantage Personal Loan for up to \$35,000.

NO COLLATERAL REQUIRED.

For more information or to apply, visit TDECU.org/home-advantage-loan, drop by your nearest **Member Center**, or call **800.839.1154**.

Credit approval required. Offer subject to change/end without notice and at the sole discretion of TDECU. See employee for full terms/conditions.



PROTECT YOUR PERSONAL INFORMATION

At TDECU, we want to keep our Members informed about keeping your information safe while online. Knowing the types of cyber-security threats out there and how to avoid them is the best line of defense.

One of the easiest ways for hackers to take your information is through your login username and password. Here are a few easy ways to keep your information more secure:

- **LOCK DOWN YOUR LOGIN**

Your usernames and passwords are not always enough to protect your email, banking or social media accounts. Strengthen your online accounts by enabling the strongest authentication tools available, such as biometrics, security keys or a one-time code through your app on your mobile device.

- **MAKE YOUR PASSWORD A SENTENCE**

A strong password is a sentence that is at least 12 characters long. Focus on positive sentences or phrases you like to think about that are easy to remember. For example, "I Love Country Music!" can change to "! L0v3 C0untry Mus1c!" on sites that allow special characters.

- **KEEP IT SAFE**

Separating passwords for accounts helps to impede criminals. At a minimum, separate your work and personal systems. Save your passwords on apps like **Dashlane** and securely retrieve them from any device when needed.

TDECU 2017 SCHOLARSHIP WINNERS

We are proud to recognize the recipients of TDECU's Annual Scholarship Program! Students were selected based on their outstanding academic performance and leadership skills. These Scholarships help students with costs associated with attending college, university or trade school.

RECIPIENT

Dalton Deckert
 Mackenzi Kersy
 Cidaya Howard
 Mariah Carrales*
 Jacob Lerman
 Elison Bowles
 Jessica Copenhaver
 Cody Daeschner
 Elizabeth Kim
 Mallory Sanchez
 Adrie Castillo
 William Fojtik
 Mason Kleinecke
 Amy Stahl
 Sarah Weinmann
 Jillian Morris
 Poonum Mehta
 Moriah Richard
 Kelly Stuckert
 Alyssah McKinney
 Andrew Lucio
 Gregory McCarthy
 Sarah Andruss
 Katlyn Marr
 Cesar Regalado
 Kelcey Cooper

HIGH SCHOOL

Angleton
 Angleton
 B.F. Terry (Rosenberg)
 Brazosport
 Brazosport
 Brazoswood
 Brazoswood
 Brazoswood
 Brazoswood
 Brazoswood
 Calhoun (Port Lavaca)
 Columbia
 Cuero
 Danbury
 Edna
 George Ranch
 Glenda Dawson
 Ridge Point
 St. Agnes Academy
 Sweeny
 Tidehaven
 Victoria East
 Victoria West
 Victoria West
 YES Prep Southeast
 Yoakum

* (Marcus Stephenson Scholarship)

CONGRATULATIONS, STUDENTS, AND GOOD LUCK IN YOUR FUTURE ENDEAVORS!

OUR MEMBERS SAY IT BEST

"I seem to always be on the move, and my life has been made so much easier with the mobile banking feature offered here. I just have to take a picture of my check and the funds go to my account! Thanks for having this great feature for those of us who find it impossible to make a trip to the bank to make a deposit. Credit Unions rule!"

**– Christopher M.
 Member since 2015**



YOUR RETIREMENT BEGINS IN 15 MINUTES



**Schedule Your 15 Minute Review.
Get Your Retirement Score Today.**

877.585.0282 | TDECU.org/retirement15



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Not NCUA Insured

Not Credit Union Guaranteed

May Lose Value



MOVING FUNDS FASTER

You've grown accustomed to real-time experiences like making connections, downloading music and managing travel. At TDECU, we're here to deliver the same on-demand experience for your financial life. As technological efficiencies and methods for moving money evolve into real-time transaction solutions, you'll enjoy an enhanced Member Experience with better, safer and faster movement of your money – including up-to-date transaction activity and balances within your accounts.

Here's what you can expect:

- Online bill payments and purchase transactions – including those made in stores using checks, a debit card or a store brand card – may appear in your account the same day you make the purchase
- Checks written on your account and presented to the credit union will appear in your account throughout the day
- Deposits to your account may appear in your account the same day you receive online store refunds, insurance claim settlements and transfers from friends

Be sure to review your account activity frequently to ensure no discrepancies are found, and **visit your nearest Member Center** or **call Member Care at 800.839.1154** with any questions.

STASH AWAY A LITTLE EXTRA MONEY...JUST IN CASE

Rainy Day Club Account

- Helps pay for unexpected bills and emergencies
- Earns 6-month introductory rate of 0.50% APY*

Open your Rainy Day Club account today!

TDECU.org/rainy-day-club | 800.839.1154

*APY = Annual Percentage Yield. Certain terms/conditions apply; ask for complete details.



TDECU

WEALTH ADVISORS

WORK TOWARD PROTECTING YOUR LOVED ONES

There are many things to consider when planning for the future.

HOW TO BE PREPARED:

- **Have a will and update it periodically.** Designate executors, guardians and trustees. Your executor's first task is to locate your will. Specify your final arrangements such as burial or cremation, where to be buried, if you'd like to be an organ donor, etc. Be sure to have a healthcare directive (living will), which is a medical directive that states your preference of treatment if you are unable to make the decision.
- **Secure a power of attorney.** This document selects a person you trust to handle your affairs by assigning them your financial and/or healthcare power of attorney.
- **Invest in life insurance.** Having the right amount of coverage ensures your loved ones will be covered if you're not there. In addition, replacing your lost income or paying off debt are two common benefits.
- **Review beneficiary designations.** Check annually to ensure those named in your policies and plans are still relevant to your needs and wishes. Remember, typically beneficiaries designated fall outside the scope of a will, so it is critical to keep these updated.
- **Specify where important information is located.** Keep a list of where you store important financial and non-financial information and valuables, such as birth certificates, titles/deeds, passports, etc.
- **Maintain an updated contact list.** Have a list of professionals who assist with your family's legal and financial affairs.
- **Explain how your trust works.** Trusts are often a useful legal and estate-planning device to ensure survivors get proper administrative and investment advice and counsel.

For more information or to schedule your complimentary, no obligation planning consultation, call **877.635.7028** or visit **TDECU.org/wealth-advisors**.

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The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual.

This information is not intended to be a substitute for individualized legal advice. Please consult your legal advisor regarding your specific situation.

Not NCUA Insured

Not Credit Union Guaranteed

May Lose Value

TDECU

INSURANCE AGENCY, LLC

WE'VE GOT SUMMER FUN COVERED

Whether it's weekends boating on the lake, a Sunday motorcycle ride, or hunting while riding your ATV, our toys are designed to move quickly and can increase the risk of accidents.

While making memories with friends and family, it's comforting to have peace of mind that you are financially protected should an accident occur. Insurance coverage is not automatic when recreational vehicles are purchased, and will likely need to be written as a separate policy from your home or auto insurance.

If you have more than one recreational vehicle, look into bundling discounts on your policies. Combining more than one vehicle with the same insurance company can save you time and money. It also reduces the hassle of multiple bills and provides the convenience that comes with one provider and agent.

Licensed TDECU Insurance agents are ready to assist you with securing coverage on your recreational vehicles. TDECU Insurance Agency, LLC has relationships with many carriers and will shop to find the best policy at the best price to fit your specific needs.

For answers to your questions or to secure a quote, contact TDECU Insurance Agency, LLC today at **888.833.7358** or visit **TDECUinsurance.org**.

Insurance products are not deposits, not NCUA insured and not guaranteed by TDECU Insurance Agency, LLC or Texas Dow Employees Credit Union.

DEBIT & CREDIT CARD FRAUD PREVENTION TIPS:

While the possibility of debit and credit card fraud is low, we recognize the frustration it could cause, and have some tips on how to help prevent fraud on your accounts:

- Contact TDECU immediately to report a missing card.
- Keep your card in sight during transactions and cover your hands when typing in your PIN code.
- Never sign a blank receipt, and draw a line through blank spaces above the total.
- Open bills promptly, check them online often and reconcile with purchases.
- Report all questionable charges.
- Notify TDECU of address changes or upcoming travel plans.
- Visit [TDECU.org/Visa-Purchase-Alerts](https://www.tdecu.com/visa-purchase-alerts) (debit) to enroll in card protection alert services.
- Visit [TDECU.org/Mastercard-SecureCode](https://www.tdecu.com/mastercard-securecode) (credit) to enroll in SecureCode, which adds extra protection by requiring a secure PIN to make transactions.

For more tips on how to prevent debit and credit card fraud, please visit [TDECU.org/fraud-prevention-tips](https://www.tdecu.com/fraud-prevention-tips).