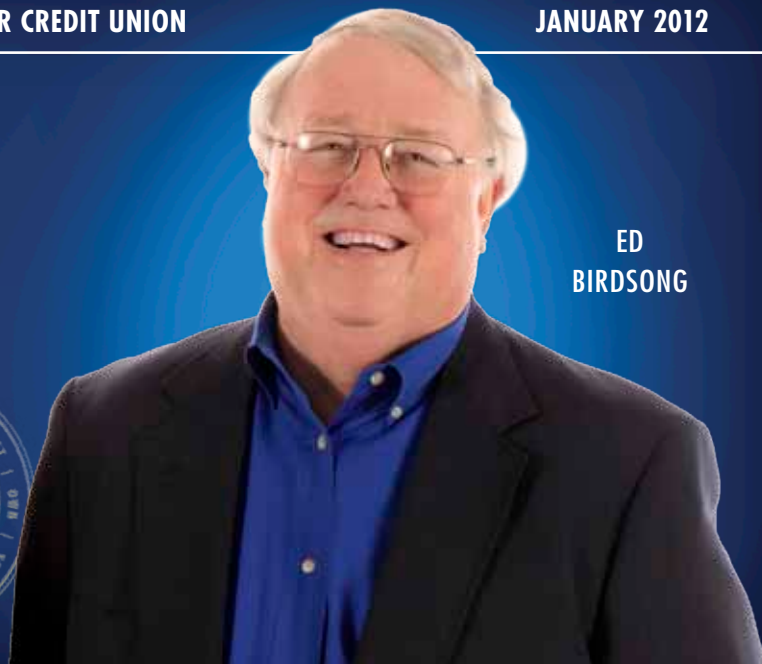


WHAT'S NEW!

What you need to know about your finances, your financial future and managing your money.



ED
BIRDSONG

Holiday Closing

Martin Luther King, Jr. Day
Monday, January 16, 2012

All branches will close in observance of the federal holiday.

You may still complete financial transactions 24/7 using TDECU All-the-Time Online Banking, Mobile Banking, Max Telephone Banking, and our network of 43,000 surcharge-free ATMs.

57th Annual Meeting

Thursday, January 26, 2012

Lake Jackson Civic Center

Registration: 6:00p.m., Meeting: 7:00p.m.

All of our Member-Owners are welcome. We'll share highlights from 2011 and our direction for 2012.

Freedom Loans are Back!

Holiday expenses got you down? Declare your financial independence with a TDECU Freedom Loan!

With a Freedom Loan,* you can consolidate all your high-interest bills into one lower monthly payment. It's a faster way to break free from debt.

Call, click or stop by Your Credit Union to apply today.

* Offer subject to credit approval.

Mapping Your Route to Financial Independence

It's the beginning of a new year; a time when many Members review personal finances. While on the road to financial independence, you may find yourself in need of a GPS.

Here are a few turn-by-turn tips to help you reach your destination.

1. Evaluate your life goals to see if your needs have changed. If you need to establish your goals, now's the time to start.
2. Consult with an advisor to create your current financial snapshot and establish

a plan for your goals.

3. Inventory your investment accounts. If there's a random collection, an advisor can show you options to consolidate and maximize your financial opportunities.
4. Set a date on your calendar to reevaluate and measure your progress.

TDECU Investments are financial consultants with experience you can trust. Call us today for your complimentary personalized consultation.

Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. TDECU and TDECU Investments are not registered broker/dealers and are not affiliated with LPL Financial. 027991

Not NCUA Insured

No Credit Union Guarantee

May Lose Value

Parents Surprise Son with \$1,000 A Day Winnings

When Michael Skaggs' parents visited him in Boulder, where he attends the University of Colorado, they brought an unexpected surprise. He had no idea he was a \$1,000 A Day Sweepstakes winner until they presented him with the official notification from TDECU. "I was pretty stoked about winning," he said.

Michael has been a TDECU member since he opened a savings account at age 10. Today he's ecstatic about having opened a TDECU checking account.

Over the Christmas break he used his windfall to take a mission trip to Jamaica.

Could you be our next \$1,000 A Day winner? Earning entries is easy. Simply having a TDECU personal checking account, for example, automatically gives you one entry every day.

So what are you waiting for? Call, click or stop by any branch to open your TDECU personal checking account today! To learn more, visit TDECU.org/1000aDay.

NO PURCHASE OR TRANSACTION NECESSARY. Void where prohibited. Open to legal residents of Texas 18 years or older who are either TDECU members or eligible for membership. Bluebonnet Credit Union and San Jacinto Area Credit Union accounts are not eligible for automatic entry. See your local TDECU branch or visit TDECU.org for Official Rules. Sweepstakes ends 3/31/12.



Federally insured to a minimum
of \$250,000 by NCUA.

DON'T MAKE A MOVE WITHOUT US!

TDECUC Real Estate, the company you own, offers service and value that is second to none. We have everything you need to buy or sell a home, secure a mortgage and title, and protect the things you love under one roof to save you time, and in most cases, hundreds, and even thousands of dollars!

REAL ESTATE REWARDS



Ed Birdsong,
Broker, President,
TDECUC Real Estate, LLC

That's why we call it **REAL ESTATE REWARDS.**

HOW IT WORKS

Buy or sell your home through TDECUC Real Estate and you'll earn rewards. The rewards get bigger, depending on how many other TDECUC services you use:

TDECUC REAL ESTATE
We'll share **20% of our Agent commissions.**

Not only will you save big on Realtor® fees, you'll also gain access to the expertise and knowledge of experienced TDECUC Realtors® to buy or sell your home quickly.

TDECUC MORTGAGE
Receive a **50% discount on the origination fee.** If your mortgage doesn't have an origination fee, you'll receive a \$450 discount on closing costs.

TDECUC Mortgage partners with you to find the best available rate. We also offer customized home loans to best suit your needs.

CENTURY OAKS TITLE
Receive a **\$100 gift card** when you close at



Century Oaks Title.

Closing day can be stressful – let Century Oaks give you peace of mind that comes from knowing everything will be done right and on time.

TDECU INSURANCE AGENCY, LLC

Receive a \$50 gift card when you get a quote on your homeowners AND auto insurance.

TDECU Insurance Agency offers one-on-one, objective advice to help you understand your risks. Then, our Independent Agents put their knowledge of the marketplace to work to offer you the best combination of coverage and price.

Buying or selling a home? The savings can really add up when you claim Real Estate Rewards. Call TDECU Real Estate or visit us online at TDECU.org to find out more today.

TDECU Real Estate, LLC and TDECU Insurance Agency, LLC are wholly-owned subsidiaries of TDECU. Century Oaks Title, LLC is an affiliate of TDECU. Not available for employer-sponsored relocations or other discount programs outside of TDECU. Member must be directly represented by a TDECU Real Estate agent or agent from our approved agent network and close the real estate transaction in order to receive any of these rewards. Insurance products are not deposits; not NCUA insured; and not guaranteed by TDECU Insurance Agency, LLC or Texas Dow Employees Credit Union. Additional restrictions may apply. You are free to shop around to determine if you are receiving the best services and best rate for these services.

FINDING THE RIGHT MORTGAGE

A Conversation with Gabe Lopez, Director of Mortgage Lending, West Region

Q. What is the difference between an ARM (Adjustable Rate Mortgage) loan and a conventional loan?

A. In truth, both ARM and Fixed Rate products can be “conventional” loans, however the common belief is that “conventional” lending means a mortgage term with a fixed rate. A fixed-rate mortgage can be financed in 5, 10, 15, 20, and 30-year terms, and the interest rate remains unchanged through the balance of the note.

In an ARM transaction, the rates tend to be lower than conventional loans. The benefit to the borrower is that you receive an extremely low fixed rate for the initial term of the ARM loan. After the initial term expires, the rate can adjust.

ARM loans are traditionally offered in 1, 3, and 5-year terms. TDECU also offers 7 and 10-year terms. And since we self-insure our in-house loan products, there is no PMI (Private Mortgage Insurance) assessed for members paying less than a 20% down payment.

Subject to credit approval. Additional loan programs available for second home and investment properties. Federally insured by NCUA.

The savings can really add up!

Q. What’s the right mortgage loan term for me?

A. Many people take advantage of ARM loan products when they know they’ll only be in a home for a short period of time. Whether it’s for a job relocation, family-size changes, or even lower loan amounts, an ARM loan can be an excellent financing vehicle to help a person accomplish their financing goal.

An ARM loan should always be considered as an option. At TDECU, we like to present as many options as possible so that our members can make informed decisions about what is right for them. We provide financing options that help members achieve their goals while maintaining our fiduciary responsibility to our members and our credit union.

Stop by and talk with us today. We’ll help you find the loan option that’s right for you. That’s why TDECU Mortgage should be your first choice when financing your home.

FREE HOME BUYING SEMINAR

Thursday, February 23, 2012 at the Lake Jackson Civic Center

Registration: 6:00p.m., Seminar: 6:30p.m.

Shopping for a home and want to learn from local pros? Reserve your seat now! TDECU Mortgage, TDECU Real Estate and Century Oaks Title representatives will

be on-hand to answer all your questions and inform you about the current state of the housing market.

RSVP by calling Your Credit Union at ext. 4614.

THE TDECU PROMISE

*Working in harmony with you,
we promise to enhance your life by
delivering the best banking, insurance,
investment and realty services to form
A More Perfect Union.*

BANK

TDECU—YOUR CREDIT UNION
800.839.1154
TDECU.org

INSURE

TDECU INSURANCE AGENCY, LLC
888.833.7358
TDECUinsurance.org

INVEST

TDECU INVESTMENTS
800.839.1154, option 4
TDECU.org/investments

OWN

TDECU REAL ESTATE, LLC
979.297.4200
TDECURealEstate.org

Follow us on [facebook](#) and [twitter](#)

HAPPY NEW YEAR!

Every one of us at TDECU wish you and yours peace and prosperity in 2012.

Today and every day, we're dedicated to helping you get what you want and need to make your life better.

We will always make sure we maintain a culture that is welcoming and respectful to our members, our employees, and our community.

Smart Money Moves for the New Year

Here are a few tips to help you save big now so you won't have to spend more later.

1. Protect your loved ones from personal and emotional hardship by writing a will.
2. Create a budget and spend less than you earn. Saving at least 5–10% of your salary is a healthy financial practice.
3. Create an emergency fund so you're prepared for life's ups and downs.

And keep your money in a high-yield savings account so it continues to grow.

4. Protect yourself from identity theft. Visit TDECU.org to find out more.
5. Use TDECU's free online bill pay to save time, money and paper.
6. Use less gas=more money and better health. Walk or bike whenever you can.

Call on TDECU for all your financial needs. We're here to serve you.

Giving Back – A TDECU Tradition

TDECU is proud of its long history of participation in events benefitting local charities.

Being a good corporate citizen is central to our credit union philosophy of "people helping people."

Lake Jackson Branch Blood Drive

Our most recent quarterly blood drive was held in October. The blood collected was donated to the Gulf Coast Blood Center to help meet the ongoing needs of area medical facilities.

Brazoria County Fair

TDECU employees and family members took part in the Brazoria County Fair Parade on October 15. This year's theme was "BCFA Kids... Learn Today... Leading Tomorrow." Our entry was honored with the Best Commercial Float award.



Lake Jackson Parade of Lights

On November 19, we participated in the annual Parade of Lights in downtown Lake Jackson.

Our entry, with its Winter Wonderland

theme and sparkling twinkle lights, won the Best Commercial Float award.



Non-Perishable Food Drive

From October 19 – November 10, TDECU collected non-perishable food items to benefit local food banks.

Many food banks struggle with depleted supplies going into the holiday season, so these donations were both timely and welcome.

