

# WHAT'S NEW!

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

**TDECU**  
Your Credit Union



ROBYN S.  
COCHRAN



## Holiday Closings

President's Day/Washington's Birthday  
Monday, February 20, 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.**



## Win Godiva Chocolates for Being Our Valentine!

We're giving away Godiva® chocolates to the first 25 TDECU Members who enter our "Be Our Valentine" giveaway.\*

**To enter, simply email your full name, mailing address and phone number to [Giveaway@TDECU.org](mailto:Giveaway@TDECU.org) by February 29.**

\*You must be a TDECU Member to win.

## 50 More Ways to Win \$1,000 A Day Checking

"Game on. Looking forward to the big win," said new TDECU mortgage loan holder Judith Pepper about her increased chances of winning. "This is a great bonus on top of the simplified mortgage process and the TDECU team's focus on my needs."

Check out all the different ways you can earn entries:

- **1 ENTRY EVERY DAY** for having a TDECU personal checking account
- **1 ENTRY EVERY DAY** for every \$100 in your TDECU personal checking account
- **1 ENTRY** for every TDECU debit or ATM transaction

- **10 ENTRIES EVERY DAY** for every TDECU auto loan you have in good standing
- **1 ENTRY** for every bill you pay through TDECU's online bill pay service
- **10 ENTRIES EVERY DAY** if you're enrolled to receive TDECU e-Statements
- **AND NOW**, you can earn **50 ENTRIES EVERY DAY** for every TDECU mortgage loan you have in good standing!

**Visit [TDECU.org/1000aDay](http://TDECU.org/1000aDay) to find out more about all the ways you can win.**

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](http://TDECU.org) for Official Rules. Sweepstakes ends 3/31/12.

## Robyn S. Cochran Joins TDECU Wealth Advisors, LLC

TDECU Wealth Advisors, LLC is pleased to welcome Robyn S. Cochran, CSNA, an LPL Senior Financial Advisor and Producing Regional Sales Manager.

Prior to joining us, Robyn was Assistant Vice President – Senior Financial Advisor with Merrill Lynch.

She has held executive and senior level positions within the financial services industry for over 20 years.

"Robyn's proven track record, philosophy and extensive experience make her the

ideal financial professional to serve our membership," said Timothy D. Belton, President and CEO, TDECU Holdings, LLC. "Under her leadership our advisory team will be better positioned to develop and expand so we can serve our growing clientele in an enhanced capacity."

**TDECU Wealth Advisors is powered by financial consultants you can trust. Call Robyn today at 979.299.0226 for a free, personalized wealth management consultation.**

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



Federally insured by NCUA.



Not NCUA Insured

No Credit Union Guarantee

May Lose Value

## 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 WEALTH ADVISORS, LLC  
800.839.1154  
TDECU.org/investments

### OWN

TDECU REAL ESTATE, LLC  
979.297.4200  
TDECURealEstate.org

Follow us on  and 



# TurboTax

Choose **Easy**.

## TDECU Members Can Save on TurboTax® Online Deluxe!

TurboTax guides you step-by-step, just like a GPS, making it easy to do your taxes right and get your maximum refund, guaranteed, in as few as 7 days.

Visit [TDECU.org/turbotax](http://TDECU.org/turbotax) for details on how you can start saving today. The best part? You don't pay unless you're satisfied with the results.



TDECU REAL ESTATE, LLC

## SAVE BIG WITH TDECU Real Estate Rewards



Want to save money on real estate commissions and closing costs? Look no further than TDECU Real Estate – the company you own.

Simply list or purchase your home through us and watch how quickly

TDECU Real Estate, LLC and TDECU Insurance Agency, LLC are wholly-owned subsidiaries of TDECU. Century Oaks Title, LLC is an affiliate of TDECU. The TDECU Real Estate Rewards offer cannot be combined with any other offers from TDECU and its affiliates. 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.



## Caring for Our Members in a Time of Transition

TDECU Financial Services Representative Crystal Hernandez recently went above and beyond in serving an elderly couple who moved across the state to Lake Jackson to be closer to their daughter. The husband is unable to walk and his wife has progressive Alzheimer's disease. Crystal helped the couple make a large deposit, which included a check from the sale of their house.

"The husband made a comment that he wished he'd made a copy of the check and framed it," said Crystal. "So I made a copy for them to frame and inserted

your savings can add up.

With our total-care service, you'll save time and MONEY. It's our way of making a great deal even better for you. Visit [TDECURealEstate.org](http://TDECURealEstate.org) to learn more and sign up today.

the image into a document with the note, 'Congratulations on selling your home. Welcome to Lake Jackson.'

After the couple's transactions were completed, Crystal presented the document to the couple.

"They were all smiles when they saw it," she said. "They said they were now glad they moved to Lake Jackson and said they've had nothing but good experiences with TDECU."

This story originally appeared in the October 2011 issue of Credit Union FRONTLINE.

## Free Home Buying Seminar

Thursday, February 23, 2012  
Lake Jackson Civic Center  
Registration: 6:00p.m., Seminar: 6:30p.m.

Want to buy a home but have questions? TDECU Mortgage, TDECU Real Estate and Century

Oaks Title representatives will be on hand to discuss the home buying process from start to finish.

Call Your Credit Union at ext. 4614 or email [Mortgage@TDECU.org](mailto:Mortgage@TDECU.org) to reserve your seat.

## Freedom Loans are Back!

Paying bills 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.