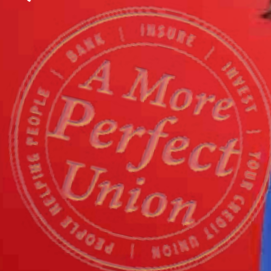


WHAT'S NEW!

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

TDECU
Your Credit Union



ERIKA
PARTLOW

Holiday Closing

Memorial Day

Monday, May 30, 2011

All TDECU offices will close in acknowledgment of the contributions of our servicemen and women.

You may still complete financial transactions 24/7 using TDECU All-the-Time® Online Banking, mobile banking, Max Telephone Banking, and our network of 40,000 fee-free ATMs.

Free Home Buying Seminar

Thursday, June 23, 2011

Lake Jackson Civic Center

Registration: 6:00p.m.,

Seminar: 6:30p.m., Q&A: 8:00p.m.

Shopping for a home? Get answers to all your questions about the buying process from local pros.

Reserve your seat now and learn about finance options (including FHA and VA loans, now available at TDECU), debt consolidation, credit reports and so much more.

RSVP today by calling Your Credit Union at extension 4614.

You Could Be the Next \$1,000 Winner!

We're grateful that you trust TDECU as your financial institution of choice. Our members are the driving force of our organization. While we strive every day to bring you new products and services, we're excited to provide an opportunity to reward our members like you.

Introducing, \$1,000 A Day Checking!

One person every day will be selected at random to win \$1,000. Will you be our next winner? You can win once, you can win more than once!

The more you use your personal checking account and the more TDECU products and services you take advantage of, the more chances you have to win.

Members with a TDECU checking account will automatically generate entries to win \$1,000 a day as follows:

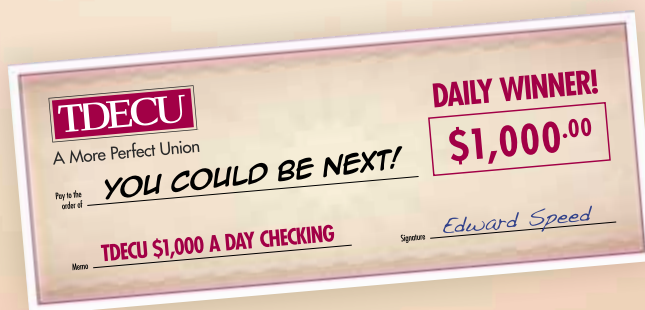
- **1 ENTRY EVERY DAY**
for every \$100 in your TDECU checking account

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. See your local TDECU branch or visit TDECU.org for Official Rules. Sweepstakes ends 8/29/11.

- **1 ENTRY**
for every TDECU debit or ATM card 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 are enrolled to receive TDECU e-Statements

When you swipe your TDECU debit card at the pump or grocery store, pay your electric bill online, or save paper by enrolling in our e-statements, you're increasing your chances of winning!

As of May 2, everyone with a TDECU checking account is automatically eligible for \$1,000 A Day Checking!
For more details, visit TDECU.org/1000aDay, TDECU's \$1,000 A Day Checking page.



SCAN IT



Need a QR code reader?
Visit TDECU.org/qr



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

Working in harmony with you,
we promise to enhance your life by
delivering the best banking, insurance
and investment services to form

TDECU

A More Perfect Union

TDECU—YOUR CREDIT UNION
800.839.1154
TDECU.org

TDECU INSURANCE AGENCY, LLC
800.833.7358
TDECUinsurance.org

TDECU INVESTMENTS
800.839.1154, option 4
TDECU.org/investments



Home Loan Options for What You Have in Mind

Whether you're a first time home buyer, shopping for another home, or interested making home improvements, TDECU Mortgage has you covered.

FHA Loans

Insured by the Federal Housing Administration (FHA) and available to all qualified home purchasers for moderately priced homes, FHA loans are now available at TDECU. With an FHA loan you can borrow up to 96.5% of the purchase price at affordable rates, with mortgage insurance included in the loan. FHA Loans are a great option for those having trouble getting approved for a conventional mortgage.

VA Loans

We're proud to offer VA mortgage loans to eligible Veterans. A VA loan allows you to borrow 100% of the cost of the home, make no down payment and like FHA loans, additional mortgage insurance is not required.

Home Improvement/Equity Loans

Thinking of putting in a pool to beat the heat this summer? Take a "staycation" in your new backyard oasis and be the envy of the neighborhood. Add an outdoor kitchen and invest in home improvements your family will enjoy for years to come.

Competitive rates, fewer fees and more loan options. There's never been a better time to get your home loan from the people you trust. Call Your Credit Union at extension 4614, today.

Protect Yourself from Vishing Scams

"Vishing" (or "phone phishing") has been on the rise all across America. Members have been contacted by e-mail or automated phone calls and told their checking accounts have been compromised in an attempt to gain personal account information.

Please be aware that TDECU will never ask for your personal identification numbers or account information by phone. If someone asks for your personal information, always ask for a return number and insist that you'll call them back. If the phone number given to you is not TDECU's then the call is not legitimate.

We are working with an anti-phishing organization to have these attacks on TDECU members stopped. If you receive a Vishing email, please forward the fraudulent email to emailfraud@TDECU.org, call, or visit your local branch.

Investments Spotlight: 401(k) Rollovers

If you're retiring or changing jobs, you may have complicated choices to make regarding your 401(k) plan assets. What you do with these assets could significantly impact your lifestyle in retirement. Your future is too important to risk making the wrong decision. We can help – every step of the way.

Call TDECU Investments today for more information or to schedule a no-cost 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.

Download the new TDECU Mobile App

iPhone and Android smartphone users can now bank 24/7 using TDECU's new mobile banking app. You can also locate TDECU branches, fee-free ATMs, and CU Service Centers.

Visit TDECU.org to learn more. Download the free app today at your app store.

Boat Insurance

The rising temps may have you itching to get your boat out on the water. But before you drop anchor, you should consider protecting your investment. Policies are very affordable and coverage includes physical damage to your boat, medical payment in case you are hurt and property damage.

We also cover jet skis, ATVs and other summer toys. For a free quote, call TDECU Insurance Agency, LLC today!

*TDECU Insurance Agency, LLC is a wholly-owned subsidiary of Texas Dow Employees Credit Union. TDECU Insurance Agency, LLC and Texas Dow Employees Credit Union are not affiliates of the insurance companies represented. Insurance products are not deposits; not NCUA insured; and not guaranteed by TDECU Insurance Agency, LLC or Texas Dow Employees Credit Union.

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Not NCUA Insured

No Credit Union Guarantee

May Lose Value

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