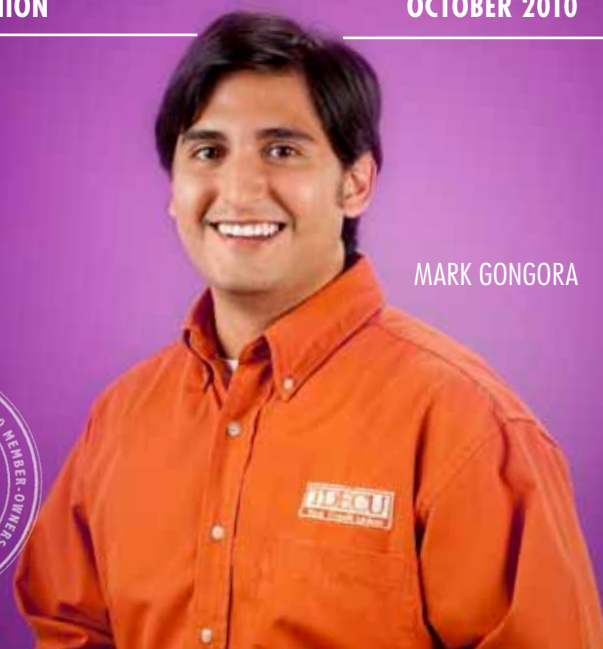


WHAT'S NEW!

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



MARK GONGORA

Free Home Buying Seminar

Tuesday, October 19, 2010

Lake Jackson Civic Center

Do you have questions about the home buying process? We've got answers. Learn about financing options, including TDECU's 5-Star Home Loan and our Safe & Sound Mortgage. Representatives will be available on-site to speak to members and set appointments. Attendees will receive a complimentary workbook and refreshments. Save your seat by calling TDECU Mortgage at 800.839.1154, ext. 4614.

Veteran's Day Holiday

Thursday, November 11, 2010

All TDECU offices will be closed in observance of Veteran's Day. You may still access your financial information and complete transactions using TDECU All-the-Time® Online Banking, Max Telephone Banking and our network of 37,000 surcharge-free ATMs.

5-Star Used Auto Loan

At TDECU, we're driven to help you save with the 5-Star Used Auto Loan. Simply choose five eligible TDECU products and your rate could automatically drop to just 5.75% APR!* We'll even deposit \$100 into your account once your loan is funded as our way of saying thanks.

*APR=Annual Percentage Rate. Loans subject to credit approval. Program requires loan payments to be made by automatic deductions from a TDECU account. 0.25% discount for autopay not available with this offer. Eligible TDECU products include: Auto Loan with Auto Pay, Business Account, Certificate of Deposit, Direct Deposit, E-Statements, Insurance Quote, Investment Retirement Road Test/Referral, MasterCard®, Money Market Account, Mortgage Referral/Appointment, Online Bill Pay, Personal Loan/Line of Credit

Stay Covered with TDECU Overdraft Protection Services

The holiday season is just around the corner. We understand that frequent shopping may leave you uncertain of your checking account balance and that mistakes can happen. For your peace of mind, TDECU offers several overdraft protection plans. You can even layer your plans for added coverage. Let us help take away the worry of accidentally overdrawing your checking account or the embarrassment and expense of having a check returned. TDECU's overdraft protection options include:

Automatic Transfers from Savings

With this option, funds are automatically transferred from your savings account to your checking account whenever there are insufficient funds to cover checks you've written.

Cash \$tash Line of Credit¹

Cash \$tash line of credit is an unsecured loan, which works similarly to a credit card, without the plastic. With Cash \$tash, your checking account can be set up so that funds are automatically

¹Subject to credit approval. ²Eligibility requirements apply.

transferred from your line of credit to cover overdrafts.

Courtesy Pay²

Courtesy Pay is a service that adds another measure of protection to your checking account by covering your checks, up to \$600, for one low fee per covered overdraft transaction.

With Courtesy Pay, instead of returning a check to the merchant because of insufficient funds, TDECU may pay your check, saving you additional charges from merchant collection companies.

To initiate automatic transfers from your savings or to apply for a Cash \$tash Line of Credit, call us at 800.839.1154, option 2. To opt in to Courtesy Pay, simply:

CLICK: TDECU.org/CourtesyPay

CALL : 800.839.1154, option 2

VISIT : Any TDECU branch

Can't decide which plan is right for you?

Talk with a TDECU Member Care Representative today.

Stay in Touch with TDECU

The daily news reports that hurricane season still isn't over. Please provide or update your email address so we can Stay in Touch with you in the event of a storm.

Don't wait until the last minute to enroll. Call Member Care at 800.839.1154, option 2, and provide your email address today.

2011 TDECU Board Elections

Thursday, January 27, 2011

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

TDECU's Board of Directors has nominated three incumbents to run for three expiring seats. The candidates listed in alphabetical order by last name are: Daniel Buche, David Ozuna and Ed Zingleman.

State law allows a member who was not nominated by the Board to gather a petition of 500 TDECU members who are in good standing to support his or her nomination. If you wish to be nominated by petition, you must:

1. Obtain a petition form prescribed by the Texas Credit Union Department available from TDECU's Board liaison by calling 800.839.1154, ext. 8401;
2. Gather the name, address, signature and last four digits of the signing member's TDECU account number;
3. Submit a brief statement of qualifications and biographical data;
4. Mail or drop off the completed petition, statement of qualifications, and biographical data by 12 noon CST, November 5, 2010, to:

Linda Matcheski, Board Liaison
Texas Dow Employees Credit Union
1001 FM 2004
Lake Jackson, TX 77566-4012

Please note: Nominations will not be accepted from the floor at TDECU's annual meeting.

Home Equity Loan Special: Now Just 4.49% (4.491% APR)!*

Have you been waiting to repair or remodel your home, buy a car, pay for college or take a dream vacation? Why not take advantage of the value of your home? For a limited time, TDECU is offering a 5-year fixed Home Equity loan with an interest rate as low as 4.49% (4.491% APR)!*

With a TDECU Home Equity Loan, you can finance up to 80% of your home's appraised value and choose between low or no closing cost options.

For more information, please call 800.839.1154, ext. 4614, or click on "Mortgages" at TDECU.org, then choose "Mortgage Rate Specials."

*Low Doc closing cost paid by TDECU using an O&E and tax appraisal for value. If property is rural and/or does not have an existing survey and/or title policy, loan does not qualify for Low Doc program. **No Origination Fee. No PMI.**

Home Equity Loan available on first lien only for Lot and Block or rural subdivision with good legal description. 80% LTV. No Discount Points available on Specials. Minimum loan amount \$20,000. Additional loan products available for loan amounts above \$249,999. Subject to credit approval.

Investing Makes Sense at Every Life Stage

At TDECU Investments, we understand you want to be informed and knowledgeable about investment and retirement options.

Whatever financial stage you're navigating or planning, investing in oneself is a wise decision. It's always a good time to think about your future. And along the way, it's wise to evaluate life events and the impact of your wealth management plan. Below is a breakdown of investment opportunities by life stage.

20-30s: Just Getting Started

Early on in life you're in a great position to make the right financial decisions.

Your primary concerns may be:

- Learning how to save
- Considering the purchase of your first home
- Evaluating company retirement plan options
- Learning about investments
- Creating a comprehensive savings and investment plan

30-40s: Saving for the Future

During this stage, you may be shifting your focus to family life and career building. You may be thinking about:

- College savings planning
- Determining if your financial plan is on track with lifestyle changes

40-50s: Thinking about Retirement

You may begin to shift your planning to retirement focus and may have the highest savings ability at this point in your life. You may be asking:

- When will I retire? Am I on track?

TDECU Investments Welcomes Gene Craig, Financial Advisor to Pearland/Houston

TDECU is proud to announce the addition of Gene Craig, a new financial advisor at TDECU Investments.

Gene brings more than 22 years of retirement planning and wealth management experience with him, including an executive level background at Fidelity Investments, Scottrade, Fisher Investments and Zacks

- What will my retirement lifestyle be like?
- How can I preserve the assets I have and still allow them to grow?
- How can I be confident my financial plan is accurate and complete?

50-60s: Nearing Retirement

At this point, retirement may be very close. Your primary questions may be:

- Are my savings enough to retire on?
- What will my company benefits be?
- How much income can I expect in retirement?
- What will my expenses be?
- Are my investments still on track to reach my short-term retirement goal?

60+: Retirement

Now you are retiring and want to generate additional income.

You may be considering:

- Preserving and protecting your assets
- Impact of inflation
- Creating an income stream to comfortably live on
- Medical expenses
- Estate planning

The good news is you're not alone. Though people, circumstances and the economy will continue to change, TDECU Investments will help you navigate the financial stages of your life. We can help you evaluate, plan and manage your portfolio so you stay on course to financial well-being.

To learn more, call TDECU Investments today at 800.839.1154, option 4, or visit www.TDECU.org/investments.



Wealth Management.

A native Texan, with an Economics Degree from Texas A&M, Gene also reflects TDECU's commitment to community involvement and is an active Junior Achievement volunteer. Gene is looking forward to assisting TDECU members in our Pearland and Houston locations.

*Representatives are neither a tax advisors nor attorneys. For information regarding your specific tax situation, please consult a tax professional. For legal questions, including a discussion about estate planning, please consult your attorney. | Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 866.512.6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. FR081025-69A4; FR081025-78B1



Mortgage Protection

To protect your loved ones from the loss of your home in case of an unexpected tragedy, we offer two great products to keep you covered.

HomePlus® Mortgage Life Insurance pays a guaranteed benefit in the event of your death or terminal illness.

- Coverage may be continued for the term of the mortgage loan, regardless of age, as long as premiums are paid.
- Coverage is portable and can remain in force even if the loan is refinanced or sold as long as premiums are paid.

Secure 12 Mortgage Payment Protection pays 12 monthly mortgage payments up to \$4,000/month in the event of death or terminal illness.

- Secure 12 pays or reduces the monthly mortgage payment as of the date of death or certified terminal illness as defined by the policy.
- 12 months of payments will be made, regardless of how many payments are left on the loan.
- Premiums are low, will remain so over time and will not increase due to age.



Vehicle Coverage

Protect one of your biggest investments with GAP and MBP Protection.

GAP, Guaranteed Asset Protection, covers the “GAP” on your vehicle loan (the difference between its value and the amount you owe). We all know that your car depreciates as soon as you drive it off the lot. Unfortunately, your loan balance doesn’t decrease nearly as quickly. GAP also reduces your out-of-pocket expenses in the event your vehicle is totaled or stolen and not recovered. It even covers your deductible up to \$1,000. GAP policies are very affordable, starting at only \$275.

Mechanical Breakdown Protection (MBP) is similar to an extended warranty and gives you peace of mind that you’ll be okay even if your car isn’t, with trip interruption coverage, rental assistance and 24-hour roadside protection. And it’s totally transferable, which instantly increases your car’s resale value.



TDECU INSURANCE AGENCY, LLC



Credit Life and Disability

If your income is reduced or eliminated due to a disabling injury, illness or unexpected death, Credit Life and Disability Insurance* on your TDECU loans can help your family at a very critical time.

TDECU has partnered with Member’s Choice™ to provide you with affordable insurance to safeguard you and your family.

- If you’re disabled due to injury or sickness, your monthly loan payments will be paid until you’re no longer disabled, your loan is paid or you reach the maximum payout of the policy.
- If you pass away and your claim is payable, your eligible balance will be reduced or paid off. This helps conserve your family’s savings, allowing them to use other funds to meet day-to-day living expenses.

* Credit Life and Disability coverage is available on open-ended loans only and cannot be added to indirect loans.



For additional product information, please visit any TDECU branch.

INSURANCE PROTECTION FOR YOU AND YOUR FAMILY

A "What's New!" Special Edition, brought to you by TDECU Insurance Agency and TDECU — Your Credit Union.

THE JOHNSONS:
CHARLES, CAROLYN
& CHARLES III

There are many advantages to using an independent insurance agency. You get more comprehensive service, unbiased guidance and a partner who places your needs ahead of a single insurance provider.

The most important reason for choosing an independent insurance agent is flexibility. An insurance company agent is only responsible for their company's policies, and is limited to what their company has to offer. Independent agents, however, represent five to eight insurance companies. As a result, they have deeper knowledge of a variety of policies, pricing, coverage and services.

An independent agent is able to place that knowledge at your disposal in order to meet your wants and needs. This way, you end up with insurance which truly suits you, rather than a policy that is merely the best plan of any single provider.

At TDECU Insurance Agency, all of our agents are independent so they can provide the very best service to members like you. We represent many top-rated insurance companies including Traveler's, Progressive and Fidelity. And we offer coverage for home, business, auto, flood and more. Plus, our agents have years of experience in providing a wide range of insurance

For more information or a free quote, contact us by calling 888.833.7358 or visiting us online at TDECUinsurance.org.

In addition to independent insurance agents, TDECU offers a variety of insurance products to protect you and your loved ones from life's unexpected incidents, including Credit Life and Disability, GAP, Mechanical Breakdown Protection and Mortgage insurance.

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.

Follow us.

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Did You Know? Credit Union Day is October 21, 2010. Thanks to all our members.