

WHAT'S NEW!

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



BETHANY
DAVIS

Holiday Closing

Veteran's Day

Friday, November 11, 2011

All TDECU offices will be closed 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 fee-free ATMs.

Free Home Buying Seminar

Thursday, October 20, 2011

Lake Jackson Civic Center

Registration: 6:00p.m.,

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

Learn about the essentials of home buying: appraisals, homeowners insurance, loan options and the ins and outs of closing.

It's not too late to RSVP. Call Your Credit Union at ext. 4614 today.

Online Exclusives

Visit TDECU.org/news for this month's online features:

- **Selecting and Personalizing Your TDECU Credit Card**
- **Affordable Home Prices and Low Mortgage Rates**

401(k) Decisions – You Can Take It With You

If you're preparing to change jobs, do you know what your choices are for managing the money in your current employer's retirement plan? You may want to research your options to find out which solution will be most beneficial.

Uncle Sam loves cash distributions.

Taking a lump-sum cash distribution may trigger an immediate 20% federal withholding tax. In addition, a 10% tax penalty may apply if you are younger than age 55.* Taking your money in cash also means you'll no longer enjoy the potential benefits of tax deferral that a qualified retirement plan offers. Depending on your circumstances, you may have several options that will allow you to maintain the tax-deferred status of your retirement plan assets:

Leave the money in your former employer's plan.

Your former employer must allow you to

leave the money where it is as long as the balance exceeds \$5,000.

Roll over the money to your new employer's plan.

By "rolling" the money directly to your new plan, you'll avoid the taxes that could eat away at a cash distribution. You'll also only have one set of investments to monitor.

Roll over the money to an IRA.

If your new employer doesn't offer a retirement plan or you aren't yet eligible to participate, you can roll over the money directly to a traditional IRA.

If you have specific questions about your retirement plan distribution choices, contact TDECU Investments.

*If you're age 55 or older and separate from service, the 10% penalty generally will not apply for lump-sum distributions taken from an employer-sponsored retirement plan. Keep in mind that the 10% penalty may be incurred on distributions taken from an IRA prior to age 59½. ©2010 Standard & Poor's Financial Communications. All rights reserved. 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.

Not NCUA Insured

No Credit Union Guarantee

May Lose Value



Visit the New TDECU.org

We've given TDECU.org a makeover. The new look provides easier navigation, with fewer clicks to the pages you need.

Take a look and tell us what you think on Facebook, through Twitter, or next time you're in a branch.



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

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  and 

Manage Your Mortgage Online

With eStatus™, TDECU mortgage services are available anywhere you have access to an Internet connection, anytime you'd like.

- Access helpful and up-to-date information about your mortgage loan, including payment history
- Check out convenient payment options: schedule one-time or recurring payments online and avoid the cost of stamps or the possibility of late payments
- Request payoff information
- And so much more

eStatus™ is just a click away in the mortgage section of TDECU All-the-Time Online Banking.

2012 TDECU Board Election

TDECU's Board of Directors has nominated three incumbents to run for the three expiring seats. The candidates listed in alphabetical order by last name are Roland Hendricks, George Hornback, Jr. and Dick Smith. 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 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 4, 2011, to:

Linda Matcheski, Board Liaison
TDECU
1001 FM 2004
Lake Jackson, TX 77566-4012

Please note: Nominations will not be accepted from the floor at TDECU's annual meeting. Results of the election will be announced at TDECU's annual meeting on Thursday, January 26, 2012, at the Civic Center in Lake Jackson, Texas.

It's Time for Your Homeowners Insurance Checkup

An annual review can help ensure your coverage is up-to-date. Have you made home improvements or major purchases this year? Are these new additions protected?

Gather your policies and give us a call. You'll get the best options for protecting everything you value from the company you own, TDECU Insurance Agency, LLC.

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.

Identity Theft In Cyberspace

With the Internet and smartphones, stealing personal information is easier than ever. Here are a few tips to keep your identity safe:

Be Smart with Your Smartphone

Set a password for both your smartphone and voicemail. Your smartphone is susceptible to malicious downloads used to gain access to confidential information, intercept phone calls and control other aspects of the device. Never download files from unknown sources.

Protect Your Computer

Prevent threats by installing antivirus, antispyware and firewall protection onto your computer. In addition, avoid using a public computer or unsecured

Wi-Fi connection when viewing or entering financial data online. Play it smart and don't open or click any emails or attachments by unknown senders or pop-ups.

Keep Safe Records

Use an external hard drive to back up your data and store it away from your computer. Avoid saving passwords, tax returns and other financial information on your computer's hard drive.

Getting your identity back can be a costly and time-intensive hassle. TDECU is devoted to keeping your identity and financial information safe. Visit TDECU.org to find out more about online security.

Looking Back

AT TDECU'S



O. R. PORTER



RALPH BRYANT



O.R. PORTER & RALPH BRYANT

WE recently visited with members, O.R. “Dude” Porter and Ralph Lafayette Bryant, to hear about their days as two of the earliest credit union members and their influence during TDECU’s formative years.

We spoke with Mr. Porter, originally of Oklahoma City, at his home in Clute. Mr. Porter moved to Texas in 1956 when he began working for Dow as a pipe welder for \$1.19 an hour. Having grown up on a farm, he had already learned welding and had worked in construction. Before retiring from Dow in 1982, after 26 years of employment, Mr. Porter had served on the TDECU Board of Directors for nearly two decades. During that time, he recalls travelling to Washington, D.C. with a delegation of members, including Mr. Bryant and industry lobbyists, to help reform bankruptcy laws.

Mr. Porter and his wife of 25 years, Mildred Richardson Porter, recalled memorable events in TDECU’s history, including the first computers used by TDECU employees and the first ATMs. “It was an exciting time; I remember when we first hit the \$1,000,000

mark – that was a big deal!”

Ralph Lafayette Bryant and his wife, Melba Hardee Bryant, close friends of the Porters, shared memories of 35 years with Dow, where Mr. Bryant began working for 96¢ an hour at just 20 years of age, and eventually retired as a production foreman. When he first joined TDECU, he had to save up the \$5 to open an account. With gas at 19¢ a gallon, that was a significant investment at the time, but he thought a credit union “sounded like a good idea.” Throughout his many years of service, one of Mr. Bryant’s fondest memories is of serving on the committee that approved the first auto loan.

Both Mr. Porter and Mr. Bryant are proud to have been part of TDECU’s history, and remarked that TDECU has “become like family.” They still attend annual meetings and prefer coming into the branch to conduct their banking person-to-person.

We are grateful for the opportunity to express our thanks for the hard work and dedication of members like Mr. Porter and Mr. Bryant.

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S HISTORY



(L-R) O. R. & MILDRED PORTER
WITH MELBA & RALPH BRYANT



O.R. PORTER & RALPH BRYANT

NOW YOU HAVE MORE WAYS TO WIN \$1,000!

As the TDECU \$1,000 A Day Checking Sweepstakes continues, we've added another way to win – and we have more lucky members sharing their excitement.

Simply having a TDECU personal checking account now earns you an entry every day. Plus, the more you use your account and services – the more chances you have to win.

Just ask two-time winner Jesus Salazar of Freeport. He was surprised to learn he won a second \$1,000!

Jesus' co-workers at the City of Lake Jackson were both congratulatory of his great luck and also just a tad envious as a fellow employee said, "Maybe there is a chance! I'll keep paying more of my bills online." A devoted family

man and hard worker, Jesus used his first \$1,000 for a family vacation to their hometown in central Mexico, where they celebrated his daughter's Sweet 16. Now, he'll use his second winnings to pay for his son's college expenses.

In another "sharing the wealth" story, Gerhardt "Sonny" Mueller was so excited when he won that he treated his neighbors to dinner – personally delivering barbecue sandwiches as he shared his good news.

Have you made the switch to TDECU checking? You could be our next winner! Learn how by visiting 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 accounts are not eligible for automatic entry. See your local TDECU branch or visit TDECU.org for Official Rules. Sweepstakes ends 12/31/11.



JESUS SALAZAR



GERHARDT MUELLER & GRACE BINZ

CELEBRATE INTERNATIONAL CREDIT UNION DAY

Thursday, October 20, 2011

This year's International Credit Union (ICU) Day® theme, "Credit Unions Build a Better World," celebrates the important economic and social contributions credit unions make to their communities worldwide.

At TDECU, we would like to recognize our members, communities and employees for working together year-round to make our corner of the world a better place.