

What's New!

WHAT YOU NEED TO KNOW ABOUT YOUR FINANCES,
YOUR FINANCIAL FUTURE AND MANAGING YOUR MONEY.



Bessie Hobbs
Teller

2010 TDECU Board Elections.

There are three open positions on the Board of Directors. TDECU's Board of Directors has nominated three incumbents to run for the three expiring seats. The candidates, listed in alphabetical order, are:

Peggy Miltenberger
Marcus Stephenson
Mike Tracy

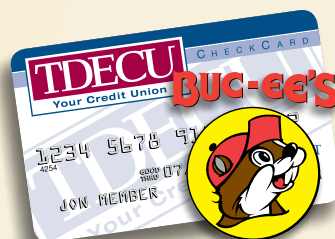
The State of Texas laws governing credit unions also require that there be a provision for "nominations by petition." The laws allow a member who was not nominated by the Board, to gather a petition of 500 TDECU members to support his or her nomination. Members wishing to be nominated by petition must:

1. Obtain a petition form prescribed by the Texas Credit Union Department from TDECU's Board liaison; to request a form, please call 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 6, 2009, 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. The meeting is scheduled for Thursday, January 28, 2010, at the Civic Center in Lake Jackson, TX. Registration begins at 6 p.m. and the meeting begins promptly at 7 p.m.

Fill-Up and Save with TDECU.



Now through October 31, TDECU members will save 30 cents per gallon of gas when they use their TDECU debit cards at participating Buc-ee's locations. If you don't have a TDECU debit card, simply open a checking account and get one on the spot. If you know someone who's not a member, encourage them to join now! It's easy and everyone's welcome. Just open your checking account, get your TDECU debit card and start saving big at Buc-ee's.

Participating Buc-ee's stores include Lake Jackson, Brazoria, West Columbia, Freeport, Surfside, Angleton, Pearland, Richmond, Cypress, League City, and El Campo. This offer may not be combined with any other discounts. Visit TDECU.org or call 800.839.1154 for more details.

Dreaming of a New Home? Make it a Reality with TDECU.

With the passage of legislation by Congress which grants a tax credit up to \$8,000 to first-time homebuyers, now may be the perfect time to buy a new home. This offer is for a limited time only, and requires that you close your loan on or before November 30, so contact your TDECU mortgage expert to take advantage of this offer.

Visit TDECU.org or call 800.839.1154 to apply!

Credit subject to approval. 103% financing available for qualified borrowers. Home Mortgage Loans are also subject to secondary market guidelines. Home Mortgages, Second Homes, Investment Property, and Land Loans available for Texas property only. Third party fees may apply.

TDEC U-Save Auto Loan Offer Ends October 31.

Act today and save money with the TDEC **U-Save** Auto Loan. Through this offer, you can refinance your existing vehicle loan from another lender at exceptionally low rates, lower your monthly payments, and enjoy flexible terms. As a bonus, you'll receive a \$20 Visa® Gift Card. This offer is good only on auto loans not currently financed with TDECU.

To apply, visit any TDECU branch or call 800.839.1154 before October 31.

TDECU Columbus Day Holiday.

On Monday, October 12, all TDECU branches will be closed in observance of the Columbus Day holiday. As always, you may still access your financial information, and complete transactions from the convenience of your home by utilizing TDECU's 24/7 Max telephone banking and TDECU All-the-Time® Online Banking systems.

TDECUCU INSURANCE

TDECUCU INSURANCE AGENCY, LLC

Names You Can Trust.

TDECUCU is proud to partner with eight of the nation's top insurance carriers to guarantee its members get the protection they need to ensure peace of mind. Each of the carriers: Progressive, Encompass, Fidelity, Hartford, Foremost, Chubb, Safeco and Travelers Insurance have strong ratings of superior or excellent. And they all provide 24/7 claim reporting, and offer a comprehensive product line.

For more information, contact TDECUCU Insurance Agency, LLC at 888.833.7358 or visit us online at TDECUCUinsurance.org.

PROGRESSIVE

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FOREMOST
INSURANCE GROUP

Safeco Insurance

CHUBB

TRAVELERS

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TDECUCU opens New Mortgage and Insurance Office in Victoria.

Our Mortgage and Insurance Services Office has moved. TDECUCU members are invited to stop by and see us in our new space at 4603 N. Navarro, and meet our experienced staff, including Director of Real Estate Lending, Gabe Lopez.

The new office will serve as a one-stop shop for members seeking business and personal insurance, and for those seeking home mortgages, Home Improvement and Home Equity loans.

Service hours will be Monday through Friday, 8:30 a.m. to 6:30 p.m., and Saturday from 9 a.m. to 6:00 p.m. The office will be closed on Sunday.

For more information, call 800.839.1154 or visit us at TDECUCU.org.

TDECUCU Seeks Young & Free Texas Spokesperson.

TDECUCU is launching a search for its next Young & Free Texas spokesperson. All Texans are encouraged to apply for the dream job of representing the voice of the under-25 crowd on the interactive Young & Free Texas website.

The official Young & Free Texas spokesperson winner will receive:

- A Toyota Prius with a gas allowance
- An Apple MacBook notebook computer with a paid Internet contract
- A Canon digital camcorder
- A Canon digital camera

- A Flip digital video camera
- An Apple iPhone with a paid contract
- And, a competitive annual salary!

Entries will be accepted online through November 16, 2009, with the top three finalists going on to battle for online votes during a public voting period. The winner will be announced by January 1, 2010. As the Young & Free spokesperson, the winner will report from special events and keep young Texans updated on the free and cool happenings in their area.

To apply, visit youngfreetexas.com.

Studio55+ Members Enjoy Special Savings at Local Retailers.

Studio55+ membership is FREE and available exclusively for TDECUCU members age 55 and older. Best of all, card holders enjoy special savings at the following local retailers:

Angleton: Angleton Flower & Gift Shop, DER Equipment Company, Frakey's Cleaners, Goe Cycles, Po Boy's Seafood, Sunny Hearts

Brazoria: Brazos Tractor & Equipment (BTE), Fireplaces by Roye, Inc., Frakey's Cleaners, TJ's Lube Stop

Clute: ARC Supply & Party Goods, J-Mac's Furniture, M&G Trailer Ranch, Inc., TJ's Lube Stop

Cuero: Griffin Enterprises

Freeport: Coastal Business Directory, Frakey's Cleaners, Jo's Barber, Loyd's Florist, On the River, Rudy Roos Seafood,

The Place On The Corner

Lake Jackson: Chem Dry by Joe, Frakey's Cleaners, Fuddruckers, Grapevine Gifts, Progressive Safety Data Solutions & Devices, LLC., Rios Jewelry, Riverpoint, Uncommon Market

Shiner: Werner's Restaurant

Sweeny: Tinson Cutz

Victoria: Atzenhoffer Chevrolet, Chem-Dry of Victoria

Yoakum: Dewitt Poth & Sons, House of Style & Jewels, Hub City Motors, The Card Shoppe, 4x4's of South Texas Yamaha

Internet Only: Spoiled Rotten Too – spoiledrottentoo.com

Visit Studio55plus.org for more details.

Stay Informed with TDECUCU's Stay in Touch Communication.

TDECUCU members can now keep up with the latest happenings at the credit union instantly with the new **Stay in Touch** e-mail program.

To participate, all you need to do is submit your e-mail address. Once registered, you'll receive notification of new product rollouts, exclusive savings offers, as well as important emergency information during hurricane season.

TDECUCU is making the move toward this type of instant communication to strengthen a direct line to members, while reducing the need for paper mailings. And of course, at no time will TDECUCU ever sell this information to outside

third-parties.

Members can sign-up for **Stay in Touch** communication at their local TDECUCU branch.

As a reward for participating in this new program, members who provide their e-mail addresses by November 30, 2009, will be eligible to enter a special drawing for 10 Dell® mini laptops. And as a special bonus, each of the 10 winners will be able to designate a Dell® desktop computer to the charity of their choice. No purchase is necessary to enter.

Complete drawing rules are available online at TDECUCU.org or at any TDECUCU branch.