

What's New!

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



Rebecca Ortiz
Teller Services
Representative

Holiday Hours

TDECU branches will be closed on Thanksgiving Day, November 26. As always, you may access your financial information, and complete transactions from the convenience of home by using TDECU's 24/7 Max Telephone Banking and TDECU All-the-Time® Online Banking.



TDECU INSURANCE AGENCY, LLC

Safeguarding Your Business

Regardless of size, all businesses have an exposure that they can insure against. Coverage is available for property, general liability, workers comp, bonds, and business auto. Specialized coverage is available for employee dishonesty, loss of income, and electronics to name a few.

Once your coverage is in place, you should review it annually to make sure your risk exposures haven't changed and that your limits of liability still adequately meet your business needs.

To learn more, please visit TDECU.org or call 888.833.7358.

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 are not guaranteed by TDECU Insurance Agency, LLC or Texas Dow Employees Credit Union.

A New World of Online Banking Awaits TDECU Members.

Members can now experience the best in online banking with TDECU's improved All-the-Time® Online Banking! Current online banking users will immediately notice a redesign which invites them to try out new features including Mobile Banking, Secure Messaging, Custom Alerts, and Online Wire Transfers. All-the-Time® Online Banking offers on-the-go convenience and instant, anywhere access to your everyday transactions. If you're not currently using TDECU All-the-Time® Online Banking, go to TDECU.org and check out the new upgrade to see all it has to offer.

Visit TDECU.org today for more information.

Find the Right Mortgage for You.

In today's market, many people are on the fence about buying a home. Consider this: for the first time in 40 years, mortgage rates are at a historic all-time low, making this a great time to buy a home. Additionally, members can take advantage of TDECU's Fixed Payment ARM (Adjustable Rate Mortgages), which is designed to help you qualify for a low-interest loan, allowing you to make higher payments and pay off your mortgage earlier.

Other benefits include:

- Your principal and interest payments will never increase
- Same low initial interest rate, regardless of credit score
- 103% financing available – no down payment
- No "junk" fees – no processing, underwriting, or administrative fees
- Free 45-day rate lock
- Apply online – 2 minute approval

Visit TDECU.org or call 800.839.1154 and apply today!

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.

Shop Now for the Holidays and Pay Later with TDECU's Santa Loans.

Need a little extra jingle in your pocket this holiday season? TDECU can help. Borrow up to \$3,000 with a TDECU Santa Loan to fulfill those holiday wishes now and pay later.

To apply visit TDECU.org today!

Rates and terms based on credit score. Credit subject to approval. Offer ends December 24, 2009.

Federally insured to
\$250,000 by NCUA.



Giving Annuities a Second Look.

Today, you have more investment choices than ever before. But one of the most popular investments is also one of the oldest. Take a minute to get reacquainted with how annuities might be able to help you reach your financial goals.

What is an Annuity? An annuity is a contract between you and an insurance company. You buy an annuity to provide you a stream of income guaranteed by the insurance company to last for as long as you live.

Qualified and Non-Qualified Annuities

An annuity is qualified when it is associated with an employee benefit plan. There are limits on how much you can invest in qualified annuities. A non-qualified annuity also grows tax-deferred, but has no contribution limits. Investors often purchase non-qualified annuities after they have maximized participation in an employer-sponsored plan

Fixed and Variable Annuities. A fixed annuity guarantees to pay a specified rate of interest on the accumulated value of the annuity for a specified period of time. With a variable annuity, the accumulated value will vary with the performance of the investment options chosen by the contract owner. These investments are not FDIC-insured, nor are they deposits guaranteed by a financial institution

The Taxation of Annuities. Any earnings in an annuity are “tax-deferred,” until withdrawn. When withdrawn, earnings are taxed as ordinary income. There is typically a 10% federal tax penalty on earnings withdrawn before age 59½.

Get Advice when Purchasing an Annuity.

A financial advisor can help you evaluate the benefits and risks of a particular annuity so that you can determine if it is appropriate for your own unique financial situation.

Representatives are not tax advisors or legal experts. For information regarding specific tax situations, please contact a tax professional. For legal advice, consult an 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. FR040818-C2B7



New Mortgage Services Office Opens.

On October 8, TDECU celebrated the opening of its new Mortgage Services office in Victoria with a ribbon cutting and open house. The new facility offers Victoria residents a full range of mortgage, insurance, and direct-lending services. As guests enjoyed the open house festivities and visited with TDECU staff, four lucky winners were presented with \$50 gift cards. The gift cards were presented to express

thanks for community support. “We’re proud to be part of the Victoria community, and are prouder still to show through today’s opening, our long-term commitment to grow alongside this great city,” said Gabe Lopez, Director of Real Estate Lending, Victoria. The new branch, located at 4603 North Navarro, will be open Monday through Friday from 8 a.m. to 6 p.m. and Saturday from 9 a.m. to 6 p.m.

Visit us online at TDECU.org for more information.

Take Advantage of the TDECU-Save Auto Loan Offer.

There is still time to save with the TDECU-Save Auto Loan offer! Now through December 31, members can refinance their existing vehicle loans from other lenders at exceptionally low rates, lower their monthly payments and enjoy

flexible terms. Best of all, members taking advantage of this offer will receive a \$100 Visa® Gift Card.

This offer applies only to vehicle loans not currently financed with TDECU.

Apply today by visiting any TDECU branch or calling 800.839.1154.

Get Out of Debt One Bill at a Time with the TDECU Bill Bu\$ter.

TDECU is ready to help members get out of debt with TDECU’s Bill Bu\$ter. Here’s how: most people have one or two bills at high interest rates that really pinch the monthly budget.

The Bill Bu\$ter pays those off, replacing them with one low monthly payment. One bill at a time, members will find themselves back on their feet.

Call 800.839.1154 or visit TDECU.org for details.

Rates and terms based on credit score. Credit subject to approval.

TDECU Small Business Loans 101.

At one time or another, all small business owners want to see their companies grow. TDECU can help with everything from commercial real estate and expansion loans, to lines of credit, all with low fees and highly competitive rates. Our Business Services staff will assist you in determining the best products for your business needs.

loan to match your business objectives.

Next: Consider consolidating your personal and business accounts at one financial institution. By choosing TDECU, we can evaluate your total financial portfolio to create a loan tailored specifically for you.

Finally: Support your community. TDECU makes all loan decisions locally and evaluates each loan based on the needs of the local economy.

First: Identify an experienced and trusted lender, who can help you determine the best

To learn more, visit TDECU.org or either of our Business Services facilities:
Lake Jackson—208 Oak Drive South • Victoria—205A Glasgow