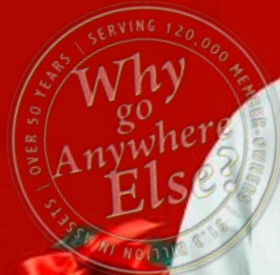


What's New!

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

TDECU
Your Credit Union



Relisa Franklin
Financial Services
Representative

Holiday Observances

Thursday, December 24, 2009 (Christmas Eve)
Victoria Mall Branch hours are 8 a.m. to 6 p.m. All other branches will open at their usual times. All lobbies will close at noon and drive-thrus at 4 p.m.

Friday, December 25, 2009 (Christmas Day)
Closed

Saturday, December 26, 2009
Thursday, December 31, 2009 (New Year's Eve)
Saturday, January 2, 2010
Open Normal Business Hours

Friday, January 1, 2010 (New Year's Day)
Closed

Monday, January 18, 2010
(Martin Luther King, Jr. Day)
Closed

Members can access their financial information and complete transactions during these times using TDECU's 24/7 Max Telephone Banking and TDECU All-the-Time® Online Banking systems.

Mark Your Calendar

Tuesday, February 23, 2010
TDECU's Home Buying 101 Seminar will be held at the Lake Jackson Civic Center. Registration is at 6 p.m. The seminar begins at 6:30 p.m. and will be followed by Q&A at 7:30 p.m. Each attendee will receive a free book and refreshments will be served.

Annual Meeting

Thursday, January 28, 2010
TDECU's Annual Meeting will be held at the Lake Jackson Civic Center. Registration begins at 6 p.m. The meeting begins at 7 p.m.

TDECU Opens New Branch in Edna.

On December 12, TDECU will host a grand opening for its branch in Edna, Texas. The entire community is invited to come out and join the celebration, which will take place from 10 a.m. to 1 p.m. and includes a ribbon cutting ceremony, food, family fun and entertainment, and prize giveaways.

The branch will offer a walk-up ATM and employ a team of seven that are ready to serve members and meet their financial and business services needs. "We are excited to be in Edna," said TDECU Edna Branch Manager, Diane Martinez. "We look forward to bringing excellent member service to this community and to providing residents with the best in TDECU products and services."

For more information call 800.839.1154.



Need Help Financing College? TDECU is Ready to Help.

When it comes to providing financial assistance to help its members achieve the dream of a college education, TDECU goes beyond other credit unions and banks by offering a 0% APR Student MasterCard for up to four years while the student is in college. While it sounds too good to be true, it isn't! With a student loan from TDECU, students can apply for the 0% APR Student MasterCard with a

\$2,000 limit. TDECU created this special card to assist students in establishing a good credit history and to help out with unexpected expenses during the time they are in school. With many options available, TDECU is clearly the right partner to turn to for help in getting the college education you want.

Contact a TDECU Student Loan Specialist today for more information.

Before Buying that Dream Home, Get Pre-Approved by TDECU.

With interest rates at their lowest, now is still a great time to buy a new home. Getting pre-qualified removes a lot of the guesswork in a home search. Knowing your numbers ensures you understand what you can comfortably afford. Most importantly, having this key information shows sellers and realtors that you are serious about buying a home. We'll take you through

the steps of buying a home and show you which programs and financing options are best for you. And should you not be approved, the process educates you on what you can do to improve your chances before trying again. Purchasing a home is one of the biggest decisions in life. Trust TDECU to help you make the right one.

Visit TDECU.org for more information.

Experience the Convenience of TDECU Online Banking.

With members in mind who want to access their financial information on-the-go, 24/7, TDECU has enhanced and upgraded its TDECU All-the-Time® Online Banking. Members can now enjoy Mobile Banking, Secure Messaging, Custom Alerts, and Online Wire Transfers.

If you're not currently using TDECU All-the-Time® Online Banking, check out the new upgrade to see all it has to offer.

To learn more, visit TDECU.org today.

Santa Loan

Borrow up to \$3,000 to fulfill those holiday wishes now and pay later with TDECU's Santa Loan.

Apply at any branch, online or by phone today!

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



TDECU-Save Auto Loan Offer Ends December 31.

There is still time to save with the TDECU-Save Auto Loan offer! Now through December 31, 2009, 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!**

Offer good only on auto loans not currently financed with TDECU. Credit subject to approval.

Choose Beneficiaries Wisely.

Content developed by CUNA Brokerage Services, provided by Wes Garner and Lydia Mobley

When you join an employer's retirement plan or open an IRA, you are asked to designate a beneficiary to receive the proceeds at your death. Unfortunately, many people give little thought to this decision. It's important to remember that the beneficiary you name can make a big difference in how the benefits will be distributed and how much the people you care about will receive.

Don't use your will. If you don't name a beneficiary, insurance proceeds and retirement benefits will be paid to your estate to be distributed under your will. Your family won't be able to receive the assets until your estate is probated, which could take months or even years.

Naming Your Spouse. Naming a spouse as beneficiary for retirement assets provides the greatest planning flexibility. If you have not yet begun receiving minimum required distributions, your spouse can begin taking distributions based on his or her life expectancy immediately, even if he or she is younger than age 59½ without the 10% tax penalty. A spouse also has the option of rolling over the assets into his or her own IRA.

Considering the Children. You also should designate at least one contingent beneficiary in case your primary beneficiary predeceases you or dies before all the benefits are distributed. Children are a frequent choice for contingent beneficiary.

Reviewing Beneficiaries. While making the initial beneficiary designations is important. You also must review these decisions whenever you have a significant change in your life. Here are some reasons to review your beneficiaries.

- You've married or divorced.
- Your beneficiary has died.
- A new child or grandchild has been added to your family.

Take Time to Make the Wise Choice. When you are filling out your retirement plan or IRA paperwork, it's easy to skim over the beneficiaries section. But these are important decisions not to be taken lightly.



Call us today for a no-cost consultation.

800.839.1154 • TDECU.org

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. FR040818-993F



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