

WHAT'S NEW!

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



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Labor Day Holiday

Monday, September 6, 2010

All TDECU offices will be closed in observance of the federal Labor Day holiday. You may still access your financial information and complete transactions 24/7 using TDECU All-the-Time® Online Banking, Max Telephone Banking and our network of 37,000 surcharge-free ATMs.

Take Advantage of a Personal Loan During Tax-Free Weekend

Friday, August 20–Sunday, August 22, 2010

With Tax-Free Weekend coming up, why not plan on taking advantage of the expanded list of tax-free items* with a Personal Loan from TDECU? Back-to-school supplies like backpacks, calculators and tennis shoes can add up quickly. A personal loan from TDECU may be just the thing you need to make the most of this limited time opportunity.

To find out more about a personal loan with great rates, flexible payment terms, and personalized service, visit TDECU.org or stop by any of our branch locations.

*A full list of taxable versus tax-free items is available at: http://www.window.state.tx.us/taxinfo/taxpubs/tx98_490/tx98_490.html

Urgent! Your Transactions May Be Declined!

This important message is for all members who have not yet opted in to keep their Courtesy Pay overdraft protection coverage. After August 14, your debit and ATM transactions could be declined for insufficient funds if you do not opt in.

Even though you currently have Courtesy Pay overdraft protection, we are federally required to remove you from this service unless you tell us you want to keep your coverage in place.

You risk worry and embarrassment at the checkout line and won't be able to get what you need if you do not opt in.

Plus you risk damaging your credit rating and paying hundreds of dollars in overdraft/NSF fees if you do not opt in.

YOU ONLY HAVE A FEW DAYS LEFT!

Tell us you want to keep your Courtesy Pay overdraft protection by August 14.

CLICK: www.TDECU.org/CourtesyPay

CALL: 800.839.1154, option 2

VISIT: Any TDECU branch

If you have questions about our overdraft protection services or how this new federal regulation will impact your account, simply call a Member Care Specialist at 800.839.1154, option 2.

Congratulations TDECU Scholarship Recipients

Each year, TDECU awards scholarships to the area's most promising students who have chosen to pursue higher education. Our scholarship program, first created by the credit union's Board of Directors 13 years ago, is designed to help deserving high school seniors and

persons entering college for the first time, who are also TDECU members, pay for the cost of attending college, university, or trade school. The scholarship awards are based on both academic performance and leadership skills. The TDECU Scholarship Committee met to select this year's scholarship recipients.

A list of the 2010 recipients is available online at TDECU.org (click on the "About Us" tab). Members interested in applying for a 2011 scholarship are invited to apply by March 11, 2011.

For more information visit us online or contact Ilse Moore at 979.299.0363.



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

A+ Teacher Supply Loan

In times like these, TDECU knows teachers often spend their own money to stock classrooms with much-needed supplies for their students. We also know teachers usually aren't reimbursed for all of these expenses – they simply do it out of the goodness of their hearts.

As our way of giving back, we're now offering educators the A+ Teacher Supply Loan, which provides up to \$500 interest-free for 10 months (subject to credit approval).

The right materials can make all the difference, and this way, teachers can get exactly what they need for their students without any up-front costs.

Apply at your local TDECU branch or by calling 800.839.1154.

Stay in Touch with TDECU

We are now entering the most active months of the hurricane season. Be sure to make enrolling in TDECU's Stay in Touch email communication program part of your preparations.

Share your email address with us and you'll receive important information regarding changes in TDECU branch operations, services and resources in the event of a major storm.

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

Thinking of Changing Your Ride?

Now through September 30, you can receive a \$20 Shell® gas card simply by shopping at participating dealerships (with no purchase necessary) or a \$75 Visa® Gift Card when you purchase a vehicle and finance with TDECU.

To receive your gift card, bring the Auto Cash coupon you received with your statement (also available online or at any TDECU branch) to a participating dealership and mention TDECU's Auto Cash promotion. This is an offer that can't be missed, so head on out to your favorite dealership today!

BE PREPARED FOR ALL OF THIS SUMMER'S POSSIBILITIES

Before you head out to enjoy the best of the season, make sure you're prepared for the worst.



Get Flood Insurance: Be Safe Instead of Sorry

Contrary to popular belief, homeowner's insurance doesn't cover flood damage.

The good news is that it is not too late to get flood insurance to protect your most valuable possessions.

Even if you think your area will never experience flooding, it's better to be safe than sorry. Remember, there is a standard 30-day waiting period for your flood policy to go into effect, so purchase your coverage now.



TDECU INSURANCE AGENCY, LLC

THE COVERAGE YOU NEED. THE PEOPLE YOU TRUST.

**Call for your free quote today.
888.833.7358 • TDECUinsurance.org**

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Get GAP Insurance: Be Ready for the Unexpected

It's a common scenario: your car is stolen or totaled, but the cash reimbursement you receive from your insurance company is less than what you owe on the loan. This "gap" is typically several thousand dollars – and you are the one responsible for paying it. If you

financed your vehicle with us, then our GAP insurance policy would shield you from the financial responsibility of paying for this situation out of your own pocket. GAP insurance is available for most TDECU auto loans for as little as \$275.

Some may be higher, depending on the make of the vehicle.

Stop in any branch to purchase your GAP coverage today!

