

What's New!

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



Priscilla Madrigal
Business Services
Representative

Holiday Observance

Monday, January 18, 2010

All TDECU branches will be closed in observance of the Martin Luther King, Jr. holiday. Members may still access their financial information and complete transactions from the convenience of home using TDECU's 24/7 Max Telephone Banking and TDECU All-the-Time® Online Banking systems.

55th Annual Meeting

Thursday, January 28, 2010

All members are invited to attend TDECU's Annual Meeting at the Lake Jackson Civic Center. Registration begins at 6 p.m., the meeting starts at 7 p.m. This year we'll commemorate our 55th anniversary. During the meeting we'll also share highlights from 2009 and outline our direction for 2010. For more information visit TDECU.org or call 800.839.1154.

Home Buyer Seminars

With news that the \$8,000 First Time Home Buyer Tax Credit has been extended to April 30, 2010, now is a great time to buy a home.

Tuesday, February 23, 2010

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 8 p.m.

Thursday, February 25, 2010

Victoria Country Club in Victoria. Registration is at 5:30 p.m. The seminar begins at 6 p.m. and will be followed by Q&A at 7:30 p.m.

Attendees at both seminars will receive a complimentary workbook and refreshments will be served. RSVP for either seminar at 800.839.1154 ext. 4614 or 979.238.8386.



Take Control of High-Interest Credit Card Debt in 2010.

Sweeping changes have taken place in the credit card industry this year to protect consumers from overzealous big banks and credit card issuers. However, some of these changes have had unintended consequences. Consumers have reported seeing their credit card limits reduced dramatically, or been hit with more fees, while others have seen their cards cancelled altogether. Consumers, as a whole, are also finding less available credit. The good news is, throughout our 55-year history, TDECU has been committed to serving the best interests of our members by providing them with financial services that make good sense. Unlike other cards, TDECU's credit cards have always offered the best value and fair terms to meet our members' needs.

Beginning February 1, 2010, TDECU is putting this commitment into action. Members signing up for a TDECU Credit Card may choose a balance transfer option to help eliminate their high-interest credit card debt.

Those who take advantage of the offer may choose a **5.9% APR** on balance transfers to their new TDECU Credit Card, *good for the life of the balance*, **OR a 0% APR effective for 9 months**. What's more, our members benefit from *no balance transfer fees* with either of these offers. To be eligible, individuals must have a TDECU checking account in good standing.

Apply online at TDECU.org or by visiting any TDECU branch starting February 1.

Offer valid between February 1 and April 30, 2010, Excludes TDECU Onyx, Student, Family, and Business credit cards.

TDECU On-the-Spot Financing.

Looking for fast, one-stop shopping convenience? Look no further than the merchants who are providing TDECU on-the-spot financing at their retail locations.

Currently, more than 40 merchants participate, offering services ranging from cosmetic dentistry and water purification to dealers offering lawn

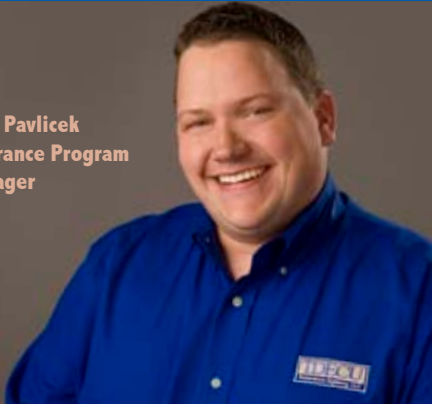
mowers, tractors, ATVs and RVs, with more being added all the time. A full listing of participating merchants can be found at TDECU.org.

If you're interested in becoming a participating merchant, contact the TDECU Merchant Lending team at merchantlending@tdecu.org or by calling 877.722.1017.

TDECU INSURANCE

TDECU INSURANCE AGENCY, LLC

Judd Pavlicek
Insurance Program
Manager



Congratulations to TDECU's Judd Pavlicek.

TDECU Insurance Agency, LLC is proud to recognize our Insurance Program Manager, Judd Pavlicek, on his recent appointment to the Independent Insurance Agents of Houston (IIAH) Board of Directors.

IIAH is a non-profit trade association of local Houston area independent insurance agencies and affiliate companies. It is the largest local independent insurance agent association in the United States, representing more than 328 member agencies and affiliate companies that include over 10,000 individual members.

Since joining TDECU Insurance Agency in 2007, Judd has applied his extensive experience and knowledge in the insurance industry to ensure our members get the auto, home and business insurance coverage they need.

TDECU Insurance Agency partners with eight of the nation's top insurance carriers, including Progressive, Encompass, Fidelity, Hartford, Foremost, Chubb, Safeco and Travelers, which have strong ratings of superior or excellent.

For a free quote, call us at 888.833.7358 or visit us online at TDECUinsurance.org.

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.

Introducing the Student Survival Loan.

Going back to college to finish a degree or pursuing a career change at a technical college? We understand that this is a huge commitment, which may leave you financially strapped as you juggle a mortgage, family life, and other expenses. That is why TDECU has created the new Student Survival Loan.

This loan will help fill in the gap that

For more information, visit collegesurvivalkit.com or call 800.839.1154.

exists between the federal aid you receive and your actual college expenses. More importantly, it can help you save money.

The loan allows for interest-only payments for up to four years. Afterwards, you can take up to 72 months to pay off the loan. It's just one more way TDECU is helping its members get the help they need.

Get Financially Fit with TDECU.

Most New Year resolutions center on improving one's physical health. However, this year we're challenging our members to think about improving their financial well-being as well.

So where do you begin?

Assess. Taking the first step is as simple as sitting down and evaluating your overall financial picture. Consider your total assets and debts and write down your financial goals for the future.

Update. Review your investment portfolio. You may be due for a strategy update. Our Financial Advisors at TDECU Investments can assist you with

this process.

Evaluate. Review your insurance policies. A TDECU Insurance Agent can help you with this assessment. For example, if you live in a coastal area, then flood insurance is a must. Many do not realize that flooding or rising water is not covered by your homeowner's policy.

Eliminate. Get rid of high-interest debt, including credit cards. Consider a low-interest loan from TDECU or transfer high-interest balances to a TDECU credit card.

By taking one of these steps, you can improve your financial fitness.

TDECU Business Services is Here to Help Grow Your Business.

TDECU is built on the philosophy of neighbors helping neighbors. Nothing better exemplifies this philosophy than our commitment to helping local businesses grow. *In fact, while other lenders have stopped lending completely, TDECU Business Services is still here, ready to lend and serve.* And, unlike

other lenders who don't understand our local needs or economy, TDECU makes all its business loan decisions locally. There is no waiting for approval from higher-ups who don't live in Texas. The TDECU Business Services team makes sure our members get the business loans they need, quickly and efficiently.

To learn more, visit TDECU.org or any of our Business Services facilities: Lake Jackson at 208 Oak Drive S., Victoria at 205A Glasgow, or Edna at 624 S. Wells.