

What's New!

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



Jann Tracy
Insurance Representative
Property & Casualty

At TDECU, We're Making Your Money Work Harder

TDECU's free checking account offers an Annual Percentage Yield of 0.75% – and that's only the beginning:

- Unlimited withdrawals
- Overdraft protection
- FREE Visa® Debit Card
- FREE Online Banking and Bill Pay
- Access to over 37,000 FREE ATMs nationwide

No limits. No strings attached.
That's TDECU checking.



Nominations are Being Accepted for 2010 Board Elections

Nominations are now being accepted for positions on the volunteer Board of Directors at TDECU. There are currently three director terms expiring and members will have the opportunity to vote on these positions prior to TDECU's annual meeting in January. If you wish to be nominated for a position on the TDECU Board of Directors, call 979.238.8401 or 800.839.1154, ext. 8401, no later than August 1, 2009.



Hurricane Season is Coming. Are You Prepared?

July finds the Texas Gulf Coast in the second month of the 2009 Atlantic Hurricane Season. TDECU has emergency plans in place to ensure that no matter the circumstances, our members will have access to their financial information and accounts. In the event of an evacuation, members can still use TDECU's automated telephone banking and online banking systems.

As you begin making your own disaster readiness plans, among the top things you should be considering is whether you have sufficient insurance coverage.

Before disaster strikes, it's important to have a clear understanding of what your policy will and will not cover in the event of a major loss. We are always working in your best interests and can help you identify any gaps in coverage by closely evaluating your current policy, even those from other insurance agencies. Working together, we will see that you have the coverage you need, at the best available rate.

For more information, contact TDECU Insurance 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 not guaranteed by TDECU Insurance Agency, LLC or Texas Dow Employees Credit Union.

Max Gears Up to Take Member Calls – Beginning August 1

A reminder that beginning August 1, when you call TDECU for your account balance, to transfer money between accounts, or to ask general questions about your account, your call will be routed to Max – TDECU's easy to use, automated "twice as fast" telephone banking attendant. Max will handle your transactions fast and securely while offering greater convenience by providing 24/7 access to your account information and self-service financial transactions.

Not using Max telephone banking? No problem. You can start today. All you need is a keypad on a landline or cell phone and a PIN. If you don't have a PIN to use Max, simply call 800.839.1154 and one of our Member Care Representatives will get you set up. You can then call Max directly at any time at 800.839.0420. Get to know Max today!



Working with a Financial Advisor

Three Steps to Help You Get the Most Out of the Relationship

1. Set up a consultation. This first meeting is your opportunity to become acquainted with the advisor. You should make sure the advisor is a good match for your financial outlook and personality. Ask the advisor about the types of clients he or she is currently working with and try to evaluate if your financial objectives are well matched to their areas of expertise. Follow up with questions about education, experience, and qualifications. Before selecting an advisor, you should feel confident that a prospective advisor can accurately explain the financial arena and the benefits of different financial tools.

2. Discuss your goals and obligations.

In order to help you clarify your financial goals, your financial advisor will need detailed information about you and your financial situation, philosophy and risk tolerance. Be candid about your income, debts, future obligations, current assets and anything else that may impact your financial situation.

3. Listen. Professional advisors can draw from years of experience and help you maintain a long-term perspective on your investment plan through good markets and bad. You'll get more out of your relationship if you are open-minded about your advisor's recommendations. While you may not agree with every idea your advisor presents, being a good listener can help increase your investment knowledge.

Working with a financial advisor can be one of the smartest things you can do to ensure you reach your personal and financial goals. Following these fundamental guidelines can go a long way in helping you get the most out of the working relationship with your financial advisor.

Representative is not a tax advisor or legal expert. 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. 10000287-0208



Student Loans – What You Should Know

1. Don't wait to invest in your future. Remember college is an investment in the future. Begin now to secure the funding you will need. Make sure you've filled out the free application for Federal Aid (FAFSA). Schools use the information from the FAFSA to determine eligibility for grants, scholarships, work study, and federal loans.

2. Need a federal loan?

TDECU can help. If after weighing the available options, you decide you need a loan – your best bets are the Stafford

loans for students and PLUS loans for parents. For these types of loans you will need to select a lender. Let TDECU help you on your path to college. Enter TDECU's lender code #821362 when applying for these low-cost options.

3. Need additional money?

If additional money is needed, check out the Parent Survival Loan. This member-friendly private loan features low payments while students are in school and a helpful repayment term of up to six years after they leave school.

TDECU also offers the 0% APR Student MasterCard, which allows members to pay 0% APR for 4 years. It is like a credit card with training wheels for students – the APR will stay at 0%, even if a payment is late! It builds a positive credit history and provides \$2,000 for unexpected emergencies.

4. Still wondering what to do?

Contact the dedicated specialists on the college survival team at 800.839.1154 or visit a branch today to learn more about your college financing options.

Get Smart. Get GAP.

It's a fact that as soon as you drive a new car off the lot, it depreciates. Now what would happen if you were involved in a car accident just as you drove off the lot? Would you be covered? Though your new car depreciated, unfortunately, the terms of your car loan did not reduce. This is where having TDECU's GAP, or Guaranteed Auto Protection, can help.

GAP protects the difference between your vehicle's value and the amount you owe. In the

event your vehicle is totaled or stolen and non-recovered, GAP coverage will reduce your out-of-pocket expenses and even cover your insurance deductible up to \$1,000.

Another smart investment when it comes to your car is MBP—Mechanical Breakdown Protection. As vehicles become more sophisticated, repair costs also increase. With TDECU's MBP, you'll enjoy a certain peace of mind when it comes to vehicle repairs with benefits that include

trip interruption coverage, rental assistance and 24-hour protection. Best of all, MBP is totally transferable—which instantly increases your vehicle's resale value.

When it comes to your car, having GAP and MBP are among the smartest investments a consumer can make to cover life's unpredictable circumstances. Inquire today at TDECU to learn more about rolling this protection into your car loan payments.

Get Healthy with TDECU

Our commitment to the community extends beyond ensuring good financial health to also include the physical well-being of your neighbors. With this in mind, TDECU is proud to host Good Health Day

on Wednesday, July 22. The event will take place at the Lake Jackson TDECU Branch from 9 a.m. to 1 p.m. and will feature free health screenings provided by the Brazosport Regional Health System. Studio55+

and TDECU Insurance will also participate and offer attendees information on their offerings. The event is free and open to the public. We hope to see you there!