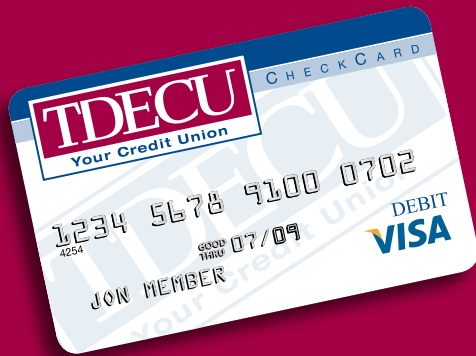


What's New!

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



Cheryl Cuellar
Mortgage Loan Officer



Save Big at Buc-ee's with TDECU.*

How would you like to save at the gas pump every time you filled-up? You can! Just use your TDECU debit card at the pump this October.

During October, TDECU members will save 30 cents per gallon when they use their TDECU debit cards at participating Buc-ee's locations. If you don't have a TDECU debit card, simply open a checking account and get one on the spot. If you know someone who's not a member encourage them to join now! It's easy and everyone's welcome. Just open your checking account, get your TDECU debit card and start saving big at Buc-ee's

Participating Buc-ee's locations include Lake Jackson, Brazoria, West Columbia, Freeport, Surfside, Angleton, Pearland, Richmond, Cypress, League City and El Campo.

* Some restrictions may apply. This offer is not valid with any other discounts.

Save Money with the TDECU-Save Auto Loan.

TDECU is making it easy to save money with its TDECU-Save Auto Loan. Now through October 31, members can refinance their existing vehicle at exceptionally low rates, lower their monthly car payments and enjoy flexible terms that meet their needs. As a bonus, members will also receive a \$20 Visa® Gift Card. This refinance offer is available only for loans on autos not currently financed with TDECU.

To apply for this limited time offer, or to learn more, please visit any branch, call 800.839.1154 or visit us online at TDECU.org. Certain restrictions apply. Credit subject to approval.

Buy American and Save Money on your Next New Car.

TDECU members listen up. Here's an opportunity to save money – particularly if you're shopping for a Chrysler or GM vehicle. Buy American and drive off in a new car today just by participating in the **Invest in America program**. While you're at the dealership, let them know you're a TDECU member and instantly qualify for special pricing or cash incentives in addition to the incentives offered through the dealership. You'll not only save a bundle on Chrysler and GM brands, you'll also be making an investment in our great country.

Learn how you can take advantage of this great opportunity by visiting lovemycreditunion.org for more information.

TDECU iPhone App Now Available.

Have an iPhone? Then visit iTunes to download the free CULoc8 app. This app will help you locate free ATMs and credit union service centers nationwide, making it convenient to conduct your TDECU business. Give it a try today!



Do I Save for my Retirement or my Children's Education?

Many Americans are facing a difficult choice. Do they save for their own retirement or save for their children's education? Here are some things to think about when wrestling with this decision.

Are you paying for college or helping to pay?

Some parents decide that their kids should contribute financially to their own education because they will better appreciate the value of their college education. Other parents ask their kids to contribute to their education because they cannot afford to bear the expense completely. In either case, this can make a big difference in the amount you need to save for your retirement.

When it's one or the other.

What happens when there just isn't enough disposable income each month to fund both your children's education and your own retirement? Many financial experts agree that retirement funding should be your first priority.

Here's why. Your kids can always borrow money to go to school. You can't borrow to retire. Your kids have decades ahead of them after they graduate to make money and pay the loans back. You have decades ahead of you when your savings need to support you.

Additionally, your kids can work through college and take longer than the traditional four years. You may be forced to retire early due to poor health or a bad economy.

A personal decision. If you cannot fully fund both your retirement and savings goals, your first step should be to work with a financial advisor who can help you make the right choices for your personal circumstances and maximize the potential of what you can invest.

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. FR040818-7E59

Don't Get Left in a Bind. Get GAP Coverage and MBP for your Vehicle Today.



You've found a new car you love and financed it through TDECU. Congratulations! Now let's take the next step and protect your investment with GAP Coverage and MBP Protection.

What is GAP Coverage?

As soon as you drive off in your new car, it depreciates. However, your loan balance doesn't decrease as fast. That's where TDECU's GAP, or Guaranteed Asset Protection, can help. It helps protect the GAP on your vehicle, which is the difference between your vehicle's value and the amount you owe, and reduce your out-of-pocket expenses in the event your vehicle is totaled or stolen and not recovered. It even covers your insurance deductible up to \$1,000.

What is MBP?

MBP-Mechanical Breakdown Protection is

designed to give members peace of mind when it comes to vehicle repairs. As vehicles get more sophisticated, repair costs can become even more expensive. With this protection, you'll protect your vehicle and keep it on the road longer. Benefits include trip interruption coverage, rental assistance and 24-hour roadside protection. The best part? MBP is totally transferable, which instantly increases your vehicle's resale value. Inquire today to learn more about rolling this protection into your car loan payments.

Protect Yourself from Life's Unexpected Surprises.

Accidents happen and can change our life instantly. An additional way to protect your financial well-being, along with your future is with the purchase of a Personal Umbrella Liability policy.

Personal Umbrella protection is available at a minimal cost and provides liability where the coverage from your underlying liability, such as home, automobile, boat, or

other recreational policies leave off. Limits of liability for a personal umbrella policy start at \$1 million in coverage and can be purchased in additional million dollar increments.

Have a question? Let TDECU Insurance help you understand your options to protect you from the unexpected. Visit us at TDECUInsurance.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.

New Investment and Insurance Wing in Lake Jackson to Open in Late September.

TDECU is excited to announce that its new Investments and Insurance Wing, which was added to the Lake Jackson branch, will open in late September.

We thank you for your patience during the construction phase. The new wing will house TDECU Insurance Agency, LLC, and TDECU Investments. Our team of professionals is ready to advise our

members regarding their insurance and investment needs.

Please note that during the week of September 27, main access to the Lake Jackson branch will be blocked. We are asking that our members enter through the new doors at the Investments and Insurance Wing. Again, we appreciate your patience as we upgrade to better serve you.