

WHAT'S NEW!

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



RHONDA WOLF

Columbus Day Holiday

Monday, October 11, 2010

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

You Can Still Sign Up for Courtesy Pay!

Even though the federally mandated deadline has passed, you can still opt in to Courtesy Pay to protect your checking account. Don't take a chance on having your debit and ATM transactions declined for insufficient funds. Spare yourself possible worry and embarrassment in the checkout line and make sure you're able to get what you need. Opt in to this important service today.

CLICK: TDECU.org/CourtesyPay

CALL: 800.839.1154, option 2

VISIT: Any TDECU branch

Do Almost Anything With TDECU's 4.49% (4.491% APR) Home Equity Loan

Think big! A Home Equity Loan from TDECU Mortgage can help you achieve almost anything. Have you been waiting to repair or remodel your home, buy a car, pay for college or go on a cruise? From debt consolidation to dream vacations, our home equity loans can put almost anything within reach. We've always offered home equity loans with favorable loan terms, attractive interest rates and penalty-free prepayments. Now, for a limited time, we

are offering our 5-year fixed rate loan at the incredibly low rate of 4.49% (4.491% APR). Finance up to 80% of your home's appraised value and choose between low or no closing cost options. With so many terms available, odds are we have a home equity loan that's right for you.

For more information on our rate specials, call 800.839.1154, ext. 4614, or click on "Mortgages" at TDECU.org, then choose "Mortgage Rate Specials".

Low Doc closing cost paid by TDECU using an O&E and tax appraisal for value. If property is rural and/or does not have an existing survey and/or title policy, loan does not qualify for Low Doc program. No Origination Fee. No PMI.

Home Equity Loan available on first lien only for Lot and Block or rural subdivision with good legal description. 80% LTV. No Discount Points available on Specials. Minimum loan amount \$20,000. Additional loan products available for loan amounts above \$249,999.

Introducing Online Check Images from TDECU All-the-Time® Online Banking

TDECU All-the-Time® Online Banking has added a new feature to provide you with even more account information.

Online Check Images allows you to view scanned images of your cleared checks. This service is FREE, and checks are available to view and print after they've been posted to your account.

To view cleared checks, simply log on to your account via TDECU All-the-Time® Online Banking and navigate to your



"Account History" screen. From there, click the "Check Image" icon to view the check image.

To sign up for TDECU's free and secure online banking, call 800.839.1154 and select option 2, or visit your nearest TDECU branch.



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

Stay in Touch with TDECU

September is traditionally the most active month during hurricane season. Please provide or update your email address so we can Stay in Touch with you through our e-News communication system in the event of a major storm or event.

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

Free Home Buying Seminar

Tuesday, October 19, 2010

Lake Jackson Civic Center

Registration: 6:00 p.m., Seminar: 6:30 p.m.,

Q&A: 8:00 p.m.

Do you have questions about the home buying process? We've got answers. Learn all about different home financing options, including TDECU's 5-Star Home Loan, which is now available for refinancing as well.

Representatives will be available on-site to speak to members and set appointments. Attendees will receive a complimentary workbook and refreshments.

RSVP by calling TDECU Mortgage at 800.839.1154, ext. 4614.

STUDIO55+
CLUB

Special Savings for Studio55+ Members

Studio55+ members enjoy discounts at more than 100 local businesses. Membership is free and exclusively for TDECU members ages 55 and over!

New businesses are being added daily, including our two most recent: Changing Reflections Day Spa and Wurst Haus restaurant in Lake Jackson.

To join the club or find a complete list of participating businesses, visit TDECU.org and click on "Studio55+ Club" under "Find What You Need."

Higher Learning at Lower Interest Rates: TDECU Student and Parent Loans

A college degree is pricey and student aid may not cover all your expenses. That's why we offer two great student lending options: Parent Survival and Student Survival loans.

Both loans can be used to meet almost any college expense, from textbooks to tuition to housing. And the benefits add up to great savings for you.

You can make interest-only payments for up to four years while enrolled and take up to six years after graduation to repay the loan. You may also qualify for more money each year or semester. And

there are no prepayment penalties.

With either loan, you become eligible for a TDECU Student MasterCard® with 0% APR for up to four years. It has a \$2,000 limit, no annual fee and a minimum payment of just 5% of the balance. How's that for student aid?

If you'd like to start saving early for college, open a savings account for your child with an M3 or Elements youth account.

For more information, visit TDECU.org/loans and click "Student and Parent College Loans."



TDECU INSURANCE AGENCY, LLC

We're Driven to Provide You With the Best Auto Coverage

Whether you're buying a new car, adding a driver or vehicle, or simply looking to save a little money, TDECU can help. We offer coverage on virtually anything on wheels: automobiles, motor homes, motorcycles, RVs, antique or classic cars and even golf carts. TDECU Insurance Agency, LLC is here for you, ready to get you the protection you need.

Call 888.833.7358 for your free quote today or visit us online at TDECUinsurance.org for more information.

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.



Take the Retirement Road Test

Time to review your investment portfolio? TDECU Investments is offering all members a no-cost savings analysis with our Retirement Road Test. The software rates your progress and provides recommendations to help you achieve your unique vision for your future.

Take the test online at www.TDECU.org/investments. You may also call 800.839.1154, option 4, for a no-cost, no-obligation appointment.

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. FR071030-C068

