



Improving lives

It's what we do

Experience the TDECU Difference

TDECU
YOUR CREDIT UNION

Improving lives

It's what we do

At TDECU, we provide financial solutions to help you navigate the journey of life. It's what we do each and every day to improve the lives of our Members just like you. After all, as Your Credit Union we have the 'you-focused', financially-inspiring products and services to help you move forward.

The best part is, how you experience TDECU is up to you. It isn't about taking your dreams and making them fit within what we have to offer. It's about taking your dreams of owning a home, finding financial freedom, making the leap toward higher education, living a well-lived retirement – even owning your own business – and creating a customized, personalized path to help you get there. And with the support of a cooperative membership nearly 300,000 strong with over \$3.2 billion in assets and growing, we have the strength in numbers to make it happen.

I would like to personally invite you to experience the TDECU difference and learn first-hand what it means to have a financial partner who is committed to you every step of the way. We look forward to welcoming you to TDECU, and being here for all of life's moments.



Stephanie Sherrodd
President and Chief Executive Officer

TDECU[®]
YOUR CREDIT UNION



TDECU All-In-One®

Forward Checking
Visa® Debit Card
Savings Accounts
Club Accounts
Money Market Accounts
Certificates of Deposit
Individual Retirement Accounts
New, Used and Refi Auto Loans
Personal Loans

Home Advantage Loans
Cash \$tash Lines of Credit
Mastercard® Credit Cards
Student Loans
FINrgy Financial Education
On-the-Spot Financing
FREE eStatements
FREE Mobile Banking
FREE Mobile Deposit

FREE Online Banking
FREE Online Bill Pay
55,000+ Surcharge-Free ATMs
Maxine Telephone Banking
Direct Deposit & Payroll Deduction
Wire Transfers
And More!

TDECU®
YOUR CREDIT UNION

Mortgage Lending

First and Second Mortgages Available
Traditional and Jumbo
Construction-to-Permanent
Land Loans
Home Equity Loans
Condominium Loans
Online Application and the TDECU® Mortgage™ Simplified App

Insurance Services

Personal Insurance

Auto - Home - Windstorm - Flood

Business Insurance

Property - Liability - Auto
Worker's Compensation

Health Insurance

Group - Individual
Medicare Supplements

Life Insurance

Universal - Term - Permanent

At TDECU, our All-In-One® approach allows us to act as your single resource for the very best financial management in the market. We take things not just one – but many steps – past traditional banking with our team of trusted professionals who help manage your personal and business needs for everyday banking solutions as well as mortgage, insurance and investment services.

And with 43 Service Centers, including 35 Member Centers, it's just one more way we're Improving the Lives of our Members.*

Investment Services

Retirement, College Funding, Insurance, Cash Flow, & Estate Planning
Risk Management Analysis
Goal and Comprehensive Portfolio Management
Stocks, Bonds, Mutual Funds, Index Funds, Annuities, CDs
Protection and Insurance Solutions
Continuing Education

Business Services

Commercial Loans – including SBA
Business Credit Cards
Small Business Banking
Merchant Services
Merchant Financing
Payroll and Human Resources

*Including 35 Member Centers, 3 TDECU Mortgage locations, 3 TDECU Insurance Agency, LLC locations, and 2 Business Services locations.



How much have
your dreams really
changed?

TDECU[®]
WEALTH ADVISORS



Gain control of your finances with a TDECU Wealth Advisor focused on you, every step of the way.

From our initial conversations to gather information and discover your goals, to making well-thought assessments on direction, implementing a plan and navigating the results, we're not just here to keep you on the path. We're your partner. We'll measure and monitor your personal plan and stay right by your side along the way.

THE FINANCIAL PLANNING PROCESS

To successfully execute a plan, you must have a vision, the right resources and a strong support system. TDECU's Wealth Advisors have the experience and passion to implement an effective approach to strive toward making your goals your reality.



1. Gather Information

We will work together to discuss and set your goals and address any concerns you may have about your current financial situation.



2. Analyze & Recommend

We will study your information, research and evaluate your options and then review our recommendations with you.



3. Implement

We will provide information on the financial strategies to help you work toward your goals. We are not satisfied until you are completely confident about your plan of action.



4. Monitor and Review

Life is constantly evolving. We regularly review your priorities, circumstances and economic conditions to make sure your plan is consistent with your goals.

Learn more



tdecu.org/wealth-advisors



877.635.7028

We listen to you

What concerns you the most?



TDECU[®]
WEALTH ADVISORS



Financial Planning

We look at the total picture of your life to provide objective advice, tailored to your specific needs.

Retirement
Planning

College
Funding
Planning

Insurance
Planning

Risk
Management
Analysis

Cash
Flow
Planning

Estate
Planning



Goal Management

Our objective advice is personalized to help you determine how to invest and where to invest – so you stay on target with your goals.

Investment
Analysis

Comprehensive
Portfolio
Management

Trust Services*

Stocks and Bonds

Mutual
Funds

Index
Funds

Annuities

CDs



Protection Solutions

As a critical part of any investment strategy, our suite of solutions protect your family, health and property, providing peace of mind.

Objective Needs
Analysis and
Recommendations

Life
Insurance

Long-Term
Care
Insurance

Health, Home, Auto
Insurance**

Business
Insurance**



Continuing Education

By empowering you with the knowledge to help make sound decisions and improve your life, you'll find the confidence to take the right actions.

Research
Analysis

Economic
Commentary

Market
Commentary

Timely
Financial
Topics

Financial
Workshops

Portfolio
Compass

Securities and advisory services offered through LPL Financial, a registered investment advisor. Member [FINRA/SIPC](#). Insurance products offered through LPL Financial or its licensed affiliates. TDECU and TDECU Wealth Advisors are separate entities from LPL Financial. *LPL Financial Representatives offer access to Trust Services Through the Private Trust Company N.A., an affiliate of LPL Financial. **Provided through TDECU Insurance, LLC.

Not NCUA Insured

Not Credit Union Guaranteed

May Lose Value



Making your business
our business

TDECU[®]
YOUR CREDIT UNION

What does your business banking relationship mean to you?

Every business needs a partner with a foundation in the local business community who can provide the products and services you can count on to make your business grow. TDECU has that foundation in the community. As a credit union, we have deep roots in our communities and spend a great deal of time sponsoring or serving in community events that support our local economy, including businesses just like yours.

For over 63 years,

TDECU has served our Members with a satisfaction level that few other financial organizations can match. TDECU Business Services is here to serve your business needs, from deposit products, to loan products, to ancillary services such as financing your products for your customers, to credit card processing, and now even payroll and human resource advisory services.

TDECU[®]
YOUR CREDIT UNION



Commercial Loans

Commercial Construction/Perm Loans
Commercial Real Estate
Commercial Vehicles
Equipment
Business Mastercard® Credit Card
Working Capital
SBA Guaranteed Loans

Small Business Banking

Checking
Savings
Time Deposit Certificates
Money Market

Ancillary Products & Services

Merchant Credit Card Processing and
Point-of-Sale Terminals
Merchant Financing
Payroll and Human Resources Services
and Solutions

Small business & commercial deposit accounts

Our small business and commercial deposit accounts make banking simple and our products can grow with you as your business grows.

At TDECU you'll enjoy

Free sole-proprietor or non-profit accounts - no service fees | Very affordable commercial transaction accounts for for-profit entities | Commercial money market and time deposit accounts | Using our FREE and easy online and mobile banking services | Paying your bills with our FREE bill pay | Taking advantage of our business lines of credit products that can be tied to your account to act as overdraft protection

Free sole-proprietor or non-profit account:

If your business is established as a sole-proprietor, non-profit or club, TDECU offers you a totally free checking account. Zero monthly fees and you are allowed up to 150 deposit items per month.

Small business and commercial transaction account:

If your business is established as a corporation, LLC, LLP, or any other legal entity, TDECU offers a basic checking account with all of the above listed features for only \$10 per month.

Commercial lending services & solutions

Whether you need a commercial construction loan, a loan to purchase or refinance your business property, a capital improvement loan, or a business vehicle and equipment loan, TDECU offers low rates, flexible terms and quick approval.

Conventional commercial loan products:

Commercial Owner-Occupied Real Estate | Commercial Land Commercial Construction | Vehicle and Equipment Purchases | Revolving or Seasonal Line of Credit | Business Platinum Mastercard®

Small Business Administration (SBA) backed loans:

As an active participant in the Small Business Administration (SBA) Loan Programs, TDECU gets Members approved fast, so you can concentrate on growing your business. Through the use of these programs, TDECU can offer our Members extended loan terms that we might not be able to otherwise offer, including:

Long-term financing with no balloon payments | Up to 25 years for real estate/10 years for equipment | Down payment as low as 10% — preserving vital working capital | Fixed and variable interest rate options | Lines of Credit available for working capital, inventory, or seasonal needs.

Most businesses that are organized 'for-profit' and do not participate in any speculative businesses are eligible for SBA financing. Contact your local TDECU Business Loan Officer today to ask about these programs.

TDECU[®]
YOUR CREDIT UNION

Ancillary products & services

Merchant credit card processing:

TDECU is pleased to say that TSYS Merchant Solutions, a leading payments processing provider for over 30 years, is our current partner in delivering the industry's most advanced payment acceptance technology and security. TSYS Merchant Solutions is providing TDECU customers with more payment options.

Our program lets you focus on growing your business with access to credit card processing options with the highest levels of security and the latest technology available.

With our program, you can offer your customers secure, advanced payment choices at the point-of-sale.

EMV/chip card acceptance:

Know your customer data is secure with the enhanced security found in chip card acceptance.

Near Field Communication (nfc) and Apple Pay® acceptance:

Accept the breakthrough payment option, Apple Pay. It's easy, safe and secure. Your customers will be able to pay with their iPhone at the point-of-sale with NFC or contactless technology. Additional options include payment within a mobile application.

TDECU customer benefits:

Negotiated customer-only payment processing rates | \$500 meet or beat savings guarantee | EMV and NFC capable credit card machines that comply with EMV technology and 2015 regulations at substantial savings | The latest payment options for your customers at the point-of-sale with NFC and Apple Pay | Dedicated Account Management Team | Live 24/7 Support

Merchant financing:

Close sales quickly and easily by providing your customers the convenience of affordable point-of-sale financing. Our program is easy to work with and allows you to submit loans through a secure internet site. Plus, you'll receive a loan decision in minutes. All loan decisions are made locally and your customers will benefit from maximum convenience by allowing you to print all necessary documents on site.

TDECU's On-the-Spot Financing also drives sales with rate promotions for your business throughout the year and includes complimentary point-of-sale signage. Join the many other local retailers offering TDECU financing including medical offices, motorcycle dealers, furniture stores, RV dealers, HVAC dealers & more.

Payroll, human resource & benefit administration:

Through our valued partner HR&P, TDECU offers access to online, state-of-the-art payroll administration services, but we can go a whole lot further. HR&P services also include:

Benefits Administration including On-Boarding, COBRA, 401(k) and New Hire Packets | Healthcare Reform Act Administration | Human Resource Management & Consulting

TDECU[®]
YOUR CREDIT UNION

Our Members say it best

"As a small business owner, securing capital was very tough for me.

We went to a few different national banks before we decided to shop local. I own a commercial service company, national banks didn't take a second to see how our business ran, and how our revenue was based on annual contracts and our cash flow would swing during the year based on the labor needed to support our work. The TDECU loan officer was an actual person I could sit with, show them our systems and spread sheets we use to track our revenue and profitability. Our first line of credit was so successful we just extended our line and our terms. I recommended them to all of my friends that own small businesses. For my company to grow big we had to do our banking locally."

James T.

Terry's Landscape, LLC
Houston, TX

"I would like to personally thank you and all of the TDECU Business Services staff. Starting a new business is not a simple task, but you made business banking easy.

From setting up our accounts to assisting with bonding, the TDECU team has been helpful and responsive to every need. I would especially like to thank you for working with us to establish our line of credit which has enabled us to meet our client needs. It is a pleasure working with you and we look forward to a long and prosperous partnership."

John K.

Cavern Solutions, Inc.
Pearland, TX

"We have been in business for 35 years. During that time we have sometimes found it useful to arrange for a line of credit. Our previous experiences had been with Houston banks, we paid the lines off, and the experiences were positive. A little over a year ago we elected to arrange for a line of credit again. This go-round we did it with TDECU in Lake Jackson. **TDECU's rate and process were competitive with our previous banks. But as helpful as our Houston bankers had been over the years, the management and staff at TDECU's Business Services Dept. were even more helpful. We are very satisfied with their operation."**

Brooks P.

Beach Front Properties
Freeport, TX

Learn more



tdecu.org/business-services



800.839.1154 x4618

A photograph of a man and a young girl sitting on a blue carpeted floor, engaged in a drawing activity. The girl, in the foreground, is wearing a yellow sleeveless top with a floral pattern and has a pink hair tie in her dark hair. She is looking down at a piece of paper. The man, behind her, is wearing a purple long-sleeved shirt and is also looking down, holding a white marker. Several other markers (yellow, red, blue) are scattered on the floor. The background is slightly blurred, showing a wooden door and some furniture.

Protecting what
matters most

TDECU[®]
YOUR CREDIT UNION

Securing your financial situation

The TDECU Insurance Agency, LLC difference

Providing peace of mind and knowing your financial situation is secure, TDECU Insurance Agency, LLC is in the business of Improving Lives by helping you manage your risk. We view ourselves as your partner – ready to serve and guide you. TDECU Insurance Agency, LLC was created in 2008 to provide our Members with an extraordinary insurance experience.

We operate as an independent agency representing an impressive portfolio of top-tier, nationally recognized insurance companies. Because of this, we are able to compare market offerings and identify the best coverage solutions for you and your family.

At TDECU Insurance Agency, LLC we remain focused and dedicated to providing TDECU Members and non-Members with exceptional coverage options in Personal, Business, Health and Life insurance. Our goal is to make sure you – and your family – have the best coverage possible. Our licensed team of insurance professionals is here to help you navigate your insurance choices by identifying your individual needs, and our agents are committed to providing you with coverage options while working within your budget.





Personal	Business	Health	Life
Auto Home Windstorm Flood Umbrella Coverage Boat, RV and Motorcycle Personal Articles Renters Landlord	Property Liability Auto Business Interruption Workers' Compensation Umbrella Coverage Mobile Equipment Computers and Data Directors and Officers Professional Liability Surety Bonds	Individual Healthcare Medicare Supplements Group Employee Benefits Including: Life Disability Dental Vision Health Minimum Essential Coverage Self Funded Plans Payroll/PEO	Whole Universal Term

Solutions for personal, business & health insurance

TDECU Insurance Agency, LLC provides the local knowledge and industry expertise you want and deserve. We are committed to giving you exceptional coverage at an affordable price.

Our agency model allows us to represent some of the best insurance carriers in the nation. Whether you prefer to have a more personalized relationship with your agent or direct contact with the insurance company, we tailor our service to meet your individual needs. We have partnered with some of the best online (Esurance) and direct writing (Liberty Mutual) companies to enhance the carriers our agents are able to provide. As a valued TDECU Member, these carriers are committed to providing discounted rates while maintaining the exceptional level of service you deserve.

Your needs are unique – your insurance plan should be as well. Our professional agents are committed to listening to your individual needs and creating a plan tailored to providing you with high-quality care, security and protection. Whether you are shopping for individual, family, or business insurance, TDECU Insurance Agency, LLC provides you with customized coverage, guaranteed to make you and your wallet happy!

Insurance products are not deposits, not NCUA insured, and not guaranteed by Texas Dow Employees Credit Union or TDECU Insurance Agency, LLC.

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YOUR CREDIT UNION

Learn more



tdecu.org/tdecu-insurance



888.833.7358

Focused on what's
close to home



TDECU[®]
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We're here to make home buying easy

At TDECU Mortgage, we understand the purchase of your home is one of the biggest decisions you'll make. The selection of your lender can determine just how seamless the process is between an accepted offer and unpacking boxes. The expertise of our Mortgage Loan Advisors, combined with the convenience of our state-of-the-art **online loan application** dashboard are the perfect combination to act as your partner throughout the home buying process. Plus, download the **TDECU® Mortgage™ Simplified App** for your iPhone® and Android® devices to get pre-approved, track your loan and more! We work hard to ensure you have someone by your side each step of the way, including answering questions about the home buying process like:

How do I get started?

What's the right mortgage for me?

What is an APR?

What is the minimum down payment required for a home loan?

How much can I afford in mortgage payments?

What if my credit is less than perfect?

Does it make sense to refinance if I recently obtained a mortgage loan?

TDECU[®]
YOUR CREDIT UNION



Convenience

Online Applications
Quick, convenient application
process & fast closings

Affordability

Up to 100% Financing
\$250 Rate Match Promise
Competitive Loan Rates

Complete solutions

Traditional & Jumbo Mortgage Loans
Construction Loans
Land Loans

Making home happen with up to 100% financing

Finding the perfect place to call home is one thing. Locating a home loan that suits your needs is quite another. At TDECU Mortgage, we make it easy for you by providing a variety of home loan solutions that are both affordable and custom-tailored for your needs.

We offer up to 100% financing¹ with low, competitive home loan rates. We're so competitive in fact, we'll guarantee to meet or beat any local competitor's rate on the purchase of your new home or give you \$250 after closing!² And while our rates are certainly market-leading, we go a step further in making sure you feel confident in your home purchase. Whether this is your first home, or your fifth, our Mortgage Loan Advisors guide you through the process, providing you with all the information you need – before you shop! Plus, you can get pre-approved, track your loan and more with the **TDECU® Mortgage™ Simplified App** for you iPhone® and Android® devices.

With all this and more, we pretty much take care of everything outside of the moving van and unpacking your dishes (who knows...maybe we'll add that to the lineup soon)!

TDECU[®]
YOUR CREDIT UNION



¹Credit approval required. Certain terms and conditions may apply. Additional loan options available for primary residence, second home, investment properties and refinances. See credit union for definitions of refinance loan programs. ²We require a Loan Estimate and Closing Disclosure from the competitor for comparison purposes in order to receive the \$250 if we can't meet or beat your qualified rate. Visit tdecu.org/mortgage for complete requirements.

Our members
say it best

TDECU[®]
YOUR CREDIT UNION

"I want to take this opportunity to let you know how much I have enjoyed working with Carmela Stevenson, and Eric Parker, on a recent loan transaction. I appreciate their courtesy, their professionalism and their efficiency, all qualities that are often hard to find today. I also want to say that the branch I visit in Houston on Woodway Dr., has been equally as wonderful to work with.

I am proud to be a depositor and member and look forward to doing more business with you."

Farolyn M.
Houston, TX

"I would like to thank both you and Trent for all of the help making this happen.

TDECU will continue to be my preferred lender."

Bruce L.
Austin, TX

"I am very pleased with the process that TDECU used to loan money on 20 acres you helped me purchase.

To clarify, the people TDECU has in place to assist in the process are the best I've personally dealt with. For starters, David Barthels has served us for almost 6 years in many banking needs. He has always done a great job in every way. Fast and prompt, never making me wait for anything, as if I was his only client. He is down home friendly and a pleasure to work with. A great asset to TDECU!

Then a new addition to the greatest Team of my needs...Micaela Roman...just when I thought it couldn't get any easier, Micaela shows me the same respect and concerns, putting me first. As for me, anytime I can feel like I'm the only person around is a wonderful feeling. And this Team has fulfilled my needs in every way. They add value to TDECU and to me as a customer. TDECU should fill great full to have a great Team.

To close, I personally want to Thank you All for everything you all have done for me now and over the years, and many more to come!"

David T.
Cuero, TX

Learn more



tdecu.org/mortgage



877.774.2657

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YOUR CREDIT UNION

tdecu.org | **800.839.1154**



Insured by NCUA.

10-11423