

**IMPROVING LIVES
FOR OUR MEMBERS.
IT'S WHAT WE DO.**



DISCOVER YOUR CREDIT UNION

Products and Services



For Member Center locations
and hours of operation, visit our
website or call.

TDECU.org | 800.839.1154

Maxine Telephone Banking
800.839.0420

*TDECU is a Member-owned,
not-for-profit credit union.*

*That means we return value
to you — our Member.*

Through higher returns on deposits, the latest
in technology and lower loan rates, we're able to
Improve Lives by giving you real-time financial
products and services that make a positive impact
on your life — and your wallet.

TDECU
YOUR CREDIT UNION

TDECU is Improving the Lives of Our Members by Saving Them Time – and Money – with Financial Products and Services Designed to Make Banking Easy and Affordable.

FREE CHECKING WITH INTEREST

- No Minimum Balance Requirement
- No Monthly Service Charge
- Overdraft Protection
- Visa® Debit Card

DEPOSIT SOLUTIONS

- Savings & Club Accounts
- Club Accounts for Kids, Teens and Members age 55+
- Money Market Accounts
- Certificates of Deposit
- Individual Retirement Accounts

REMOTE BANKING SERVICES

- FREE e-Document Service for e-Statements & notices
- FREE Mobile Banking
- FREE Mobile Deposit¹
- FREE Online Banking
- FREE Online Bill Pay
- 55,000+ Surcharge-Free ATMs
- Maxine Telephone Banking

LOAN & CREDIT SOLUTIONS

- Auto Loans
- Personal Loans
- Home Advantage Loan
- Cash Stash Line of Credit
- MasterCard® Credit Cards
- Student Loans
- On-the-Spot Financing

CONVENIENCE SERVICES

- Direct Deposit and Payroll Deduction
- ACH Credits and Debits
- Wire Transfers (Domestic & Foreign)
- Drive-thru Services², Night Deposit² and Safe Deposit Boxes²
- Money Orders and Official Checks
- Notary and Medallion Signature Guarantee Services²

MORTGAGE LENDING³

- Purchase and Refinance
- First and Second Mortgages Available
- Traditional and Jumbo
- Construction-to-Permanent
- Land/Investment Property Loans
- Home Equity Loans
- Home Improvement Loans
- Second/Vacation Home
- FHA/VA
- Online Application and Loan Status Portal

INSURANCE SERVICES⁴

- **PERSONAL:** Auto, Recreational Vehicles, Watercrafts, Home, Windstorm and Flood
- **BUSINESS:** Property, Liability, Auto and Worker's Compensation
- **HEALTH:** Group, Individual and Medicare Supplements
- **LIFE:** Universal, Term and Permanent

WEALTH MANAGEMENT⁵

- **FINANCIAL PLANNING:** Retirement, College Funding, Insurance, Cash Flow Analysis, Estate
- **INVESTMENT MANAGEMENT:** Advice and Guidance, Investment Analysis, Portfolio Management — Fiduciary, Stocks, Bonds, Mutual Funds, Annuities, CDs, Trust Services⁶
- **PROTECTION SOLUTIONS — INSURANCE:** Current Policy Review, Life: Term, Whole, Universal, also Disability, Long Term Care
- **EDUCATION:** Personal Finance, Market and Economic Commentary, Workshops, Research Newsletters

BUSINESS SERVICES

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

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Discover More!

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Federally insured by NCUA. Credit approval required for loans and credit cards. ¹Certain restrictions apply. ²Available at select locations. ³Home mortgage, home improvement and home equity loans are available for primary, secondary or investment property located within the state of Texas. Home mortgages and home equity loans are also subject to secondary market guidelines. ⁴Insurance products are not NCUA insured, not deposits and not guaranteed by TDECU or TDECU Insurance Agency, LLC. Additional restrictions may apply. 10-10713.

⁵Securities and advisory services offered through LPL Financial, a Registered Investment Advisor, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. ⁶LPL Financial Representatives offer access to Trust Services through The Private Trust Company N.A., an affiliate of LPL Financial. TDECU and TDECU Wealth Advisors are not registered broker/dealers and are not affiliated with LPL Financial.

Not NCUA Insured | No Credit Union Guarantee | May Lose Value