

Every Member. Every Day.

2017 Report to Our Members



Federally insured by NCUA.

TDECU[®]
YOUR CREDIT UNION

Chairman's Message

As we reflect on 2017 and look forward to the days ahead, we do so with a bright financial forecast. According to the *Houston Chronicle*, our local economy experienced substantial job gains in Q4, more than making up for employment and business impacts as a result of Hurricane Harvey. Another point of positive news is the attribution to a growing oil and gas sector, which began to rebound in late 2016. Overall, the state's jobless rate fell below 4% for the first time in 40 years, we experienced an increase in job growth nearly double the national average, and ranked in the top spot for economic climate, according to *Forbes*.

We would be remiss in reviewing 2017 without noting the devastating impact Hurricane Harvey wreaked on the Members, Employees and Communities we serve. And while the emotional toll and time to rebuild will continue to affect our market areas, ending the year with such a positive financial outlook is certainly a bright spot.

So, what does this mean for TDECU? It means as we move forward, the growing local economy continues to propel the credit union along the strong financial path we have known for over 60 years. It means amidst catastrophic events, we will move ahead on a solid foundation for our Members. And it means we can count on a bright future for our Member-owners as we continue to grow, thrive and Improve Lives throughout the great State of Texas.

Here at TDECU, our teams worked diligently to ensure Members affected by the year's events received the financial assistance, guidance and support critical to move forward, while continuing to support Members in unaffected areas without missing a beat. The result of this dedication to the changing needs of our membership helped TDECU end the year on a high note. We ended the year as Houston's largest credit union, the 4th largest Texas-based credit union and among the top 75 in the nation with more than 275,000 Members and over \$3.17 billion in assets. Not bad for our humble beginnings!

“ 2017 WAS ALSO A GOOD YEAR TO LIVE IN A COMMUNITY WITH A TDECU PRESENCE. I AM PROUD TO REPORT THAT TDECU GAVE 4,550 HOURS BACK TO THE COMMUNITIES WE SERVE. TDECU EMPLOYEES AND MEMBERS ALSO PULLED TOGETHER TO COLLECT AND DONATE A TOTAL OF 7,482 ITEMS TO THE BOYS AND GIRLS CLUB, SCHOOL SUPPLY DRIVES AND THE HOLIDAY FOOD DRIVE. AT TDECU, THIS APPROACH REFLECTS OUR CORE PURPOSE OF IMPROVING THE LIVES OF OUR MEMBERS, EMPLOYEES AND OUR COMMUNITIES. ”

As we look to our Mission of providing financial solutions to navigate the journey of life, we look forward to developing even more opportunities to experience the credit union through online and mobile banking access with additional remote and self-service features. We are also working to streamline all types of interactions between you and TDECU and we'll provide you more convenient and satisfying service

and additional products and services — all with the goal of deepening the relationship that TDECU has with you, our Member.

On behalf of the Board of Directors and our Leadership Team, I would like to thank you for the trust you have placed in TDECU — Your Credit Union. We know how hard you work for the dollars you have entrusted to us, and stewarding this organization to balance fiscal responsibility with forward-thinking benefits for our membership remains our top priority.

We look forward to an exciting 2018 guided by TDECU's Core Purpose of Improving Lives for our Members, Employees and Communities. I thank you for the opportunity to serve as your Chairman, and look forward to the continued success of TDECU in the coming year.

Richard Smith
Chairman, TDECU Board of Directors



Your Credit Union in 2017

\$2.8+ billion in new loans

\$353+ million in new mortgage loans

45+ million debit card transactions

\$37.4+ million saved with better rates and lower fees

\$4.38 million in student loans

4.2 million cleared checks

3.6+ million ATM transactions

2.1+ million online banking transactions

1.2+ million calls answered by Member Care

\$679,000+ saved at Buc-ee's with a TDECU credit card

109,500+ visitors at Fun on the Farm at the
Houston Livestock Show and Rodeo™

\$38,250 awarded in scholarships

\$35,769 in livestock purchased at auction from local 4-H programs

26,944 new checking accounts

9,503 policies with TDECU Insurance Agency, LLC

7,482 items donated to community organizations

4,550+ volunteer hours in local communities

3,423 Members served by TDECU Wealth Advisors

747 Employees

645 hours of financial literacy classes for youth

550 business partner Employees and Community partner clients

42 financial education events

Awards

The Facts Readers' Choice

Victoria Advocate Best of the Best

Bay City Tribune Readers' Choice

Houston Business Journal Top Credit Union in Houston

275,000+ MEMBERS

\$3.17+ BILLION
in assets

President's Message

At TDECU, we're always looking forward. After all, holding the distinction as Houston's largest credit union and one of the largest in the great State of Texas doesn't happen without a plan. It's just what we do. And as Your Credit Union, we're here to help our Members plan for what's ahead. Whether helping a Member meet the needs of a growing family, celebrate one of life's big events or lending support when the road gets bumpy – TDECU is here to help our Member-owners navigate the financial journey of life and stay focused on the future. And 2017 was a shining example of Your Credit Union looking ahead to prepare for any challenge.

This past year delivered events we couldn't have imagined, but the team at TDECU was ready. We had prepared for how to handle events just like Hurricane Harvey, and it paid off. We worked day and night following the storm to ensure we were there for our Members. From critical access to emergency funds to assistance navigating next steps – even the simple comfort of a warm, dry refuge and a hot cup of coffee – our

teams left the relative safety and security of their own homes to open our doors to our Members. We answered over 70,000 calls, assisted over 21,000 Members with loan extensions and modifications, and were one of the only financial institutions who remained open over the Labor Day weekend. I cannot thank our team enough for exemplifying the spirit of TDECU, and for staying focused on ensuring a better path forward for our Members, Employees and Communities at a time when it was needed the most.

Despite the challenges of mother nature, TDECU's performance in 2017 pushed us into the new year stronger than ever. We welcomed over 40,000 new Members, ending 2017 with 275,453 in total membership and more than \$3.17 billion in assets. We were recognized as "Best of the Best" in our Gulf Coast and Crossroads regions, and as the number one credit union in Houston by the *Houston Business Journal*. We funded over \$353 million in home loans and \$549 million in auto loans, as well as over \$32.3 million in business loans to help

advance economic growth and employment opportunities in the Communities we serve. And our teams at TDECU Insurance Agency, LLC and TDECU Wealth Advisors remained focused on the financial futures of our Members by writing over 2,990 new insurance policies, and adding more than 392 financial advisory clients.

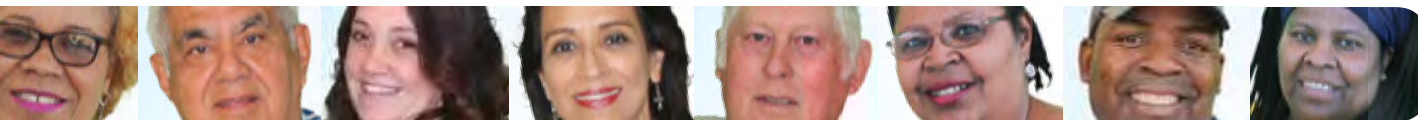
“ WE ALSO ANSWERED THE CALL FROM OUR MEMBERS AND HAVE INTRODUCED MORE ONLINE BANKING AND SELF-SERVICE OPTIONS FOR TRANSACTIONS LIKE DEPOSITING CHECKS AND OPENING ACCOUNTS. ”

In October of 2017, we opened the doors to a new branch concept in Texas City. This innovative Member Center is the future of the TDECU Member Experience, pairing our legendary service with tablet transaction terminals and technology screens designed for an interactive experience. We also introduced multiple on-the-go digital access points like the TDECU Mortgage Simplified app and FINrgy personal financial fitness

dashboard, as well as self-service planning tools from TDECU Wealth Advisors including Guided Wealth Portfolios, NaviPlan and Riskalyze tools designed to illuminate the financial path ahead.

In 2018, we will continue to look ahead to make it easier to do business with TDECU, and I encourage each of our Member-owners to take an active role in moving us forward. Engage with our team to provide feedback. Share insight and ideas. After all, it's our Member-owners who shape the direction of Your Credit Union. And we're looking forward to it!

Stephanie Sherrodd
President and
Chief Executive Officer





Our Mission

We provide financial solutions to navigate the journey of life.

Our Vision

Better tomorrows for all the lives we touch.

Our Purpose

To improve the lives of our Members, Employees and Communities.

TDECU Hurricane Harvey Response by the Numbers



▶ TDECU was one of the only financial institutions in the affected areas of Houston, the Texas Gulf Coast and Texas Crossroads open in the aftermath of Hurricane Harvey – including over the Labor Day weekend.

70 THOUSAND

Phone calls answered

21+ THOUSAND

Members assisted with loan extensions or modifications

1,500

Members assisted with mortgage loan forbearance

1,700

Members assisted with short-term TDECU REPOWER LOANS™

TDECU Giving Back

TDECU proudly supported the following organizations in 2017:

Academy® Sports & Outdoors Texas Bowl

Advocare Texas Kickoff Sponsor

Association for the Advancement of Mexican Americans

Avon Walk to End Breast Cancer

Bennett Outlar Baseball Park Inc. – League Sponsor

BISD Police Department – K9 Transport

Bishop Dunne Catholic School

Blue Santa

Boy Scouts of America

Boys and Girls Clubs

Brazoria County Day

Brazoria County Dream Center

Brazoria County Hispanic Chamber of Commerce

Brazoria County SPCA

Brazoria Heritage Foundation

Brazosport Cares, Inc.

Brazosport College Foundation

Brazosport Health Foundation – Power of the Purse

Brazosport ISD Foundation

Builders Association of Victoria – Pinnacle Partnership

Chambers of Commerce in all markets

CISD Education Foundation

Communities in Schools of Brazoria County

Council 4692 Student Outreach Scholarship Fund

The Crisis Center – Bay City

Crisis Center of Matagorda and Wharton Counties

Cuero Little League

DeWitt Medical Foundation

Economic Development Alliance of Brazoria County

Ensemble Theatre Sponsor

Exchange Clubs

Fort Bend Children's Discovery Center

Fort Bend County Day

Fort Bend Hispanic Heritage Forum

Freeport Historical Association

Galveston Battle of the Badges

Good Shepherd Catholic Church

Greater Fort Bend Economic Development Council

Greater Houston Black Chamber of Commerce

Greater Houston Builder's Association

Greater Houston Hispanic Chamber of Commerce

Greater Houston Partnership

Greater Houston Women's Chamber of Commerce

Gulf Coast Commercial R E Network, Inc. – CREN Clay Shoot

Habitat for Humanity®

Hallettsville ISD Foundation

Hallettsville Little League

The Harbor Children's Alliance & Victim Center

HB Teenage League

Houston Automobile Dealers Association

Houston Book of Lists

Houston Civic Events

Houston Food Bank

Houston Hispanic Forum

Houston Livestock Show and Rodeo™

Houston Texans Foundation

Ironman® Sponsorship

Junior Achievement

Kids Fest

Kidz Harbor

Lake Jackson Historical Association

Lemonade Day™

Lions Clubs in all markets

Livestock Shows & Rodeos in all markets

Matagorda Regional Healthcare Foundation

MBA Opens Doors Foundation

Meals on Wheels™

Mia's Magical Toy Drive

MLK Jr. Celebration Committee of Brazoria County

Natalie Woolsey Toy Drive, Inc.

Project Graduation

Robert Garner Firefighters Foundation

Rotary Clubs

Run for the Rose

Sacred Heart Catholic School

The Salvation Army®

Sam Houston State University –
CEO Scholarship R. Hendricks

Samaritan's Purse

San Jacinto Day Foundation

Shriners of Galveston

St. Luke's Foundation

Sugar Land Skeeters

Susan G. Komen Race for the Cure®

Teacher Appreciation Days in all markets

Texan Live Scholarships

Texas Black Expo

True to Life Ministries

Turkey Fest

United Way



Employees Giving Back

TDECU Employees volunteered a total of 4,550 hours to help the Communities we serve.



TDECU Employees hosted several blood drives in 2017 at the Lake Jackson Member Center. Over 40 Employee-donors participated in the events benefiting the Gulf Coast Regional Blood Center, with donations totaling 45 units of blood and 135 saved lives.

Member Center Manager, Carolyn Oden, organized the drives and noted, "Our Employees have an amazing level of dedication to those around them. I am proud of our team in stepping up to provide continued support for the Gulf Coast Regional Blood Center with such a vital, personal resource that helps save lives in our communities."



As part of an annual tradition to kick off the new school year, several teams from TDECU's local Member Centers participated in Crossroads' back-to-school events honoring local educators. Celebrations were held in August and included Independent School Districts in Cuero, Hallettsville, Victoria and Yoakum, as well as St. Joseph High School in Victoria. TDECU sponsored meals for several of the events, and provided reusable lunch totes to teachers as a special thank you for their commitment to educating area youth.



TDECU's annual food drive collected more than 2,400 items for donation to local community organizations. Non-perishable items were donated by Employees and Members across the Texas Gulf Coast, Greater Houston, Crossroads and Dallas/Fort Worth service areas. Collected items were donated to a variety of charitable organizations including the Houston Food Bank, Women's Center of Brazoria County, Brazoria County Dream Center, Yoakum Food Bank and Meals on Wheels of Central Texas.

We Are Proud of Our Community and Business Leaders



Kristina Barrow-Booth ***The Fact's* Unsung Hero**

Kristina was recognized based on her dedication to volunteerism and the remarkable impact of her efforts in Brazoria County.



Todd Lucas **U.S. Small Business Administration's Pathfinder Award**

In the aftermath of Hurricane Harvey, TDECU's Vice President of Business and Commercial Services was recognized with the 2017 Director's Pathfinder Award.



Lucilla Henderson **Houston Hispanic Chamber of Commerce's Hispanic Female Executive of the Year**

TDECU's Lucilla Henderson, Vice President of Community and Business Engagement, was selected for the honor based on her proven leadership in both company and community.



Isaac Johnson **National Diversity Council's Top 50 Legal Council Award**

TDECU's Senior Vice President, Chief Risk Officer and General Counsel was honored with the award. Recipients of the award demonstrate exceptional levels of integrity and ethical behavior, and are committed to bringing diversity to their community.



Janet Tuttle **NetVu's James M. Gibson Service Award**

The volunteer-driven organization honored Janet Tuttle, Operations Manager for TDECU Insurance, LLC, to recognize her exceptional volunteer service to the user community.

TDECU's Discover Day of Service 2017

TDECU Employees rolled up their sleeves and pitched in by personally volunteering as part of TDECU's company-wide Discover Day of Service. More than 750 TDECU Employees volunteered their time at Boys & Girls Clubs throughout the Gulf Coast, Greater Houston, Victoria and Dallas/Fort Worth regions. They worked on various projects including furniture assembly, painting, donation sorting and overall building and office maintenance. Thanks for all the hard work!

Treasurer's Report

2017 will certainly be remembered as a year of historical proportion. Our Members, Employees and Communities faced immeasurable challenges, but in the true Texas spirit came together to rise above. In the midst of it all, the efforts of our tremendous team ensured that Your Credit Union continued to deliver on the financial strength, safety and security our Members expect, with the commitment to service they deserve. Our continued commitment to innovation and improvements to our Member Experience contributed to a successful year for TDECU. Assets increased over \$204 million to reach over \$3.1 billion and our total capital grew to an impressive \$256 million – an increase of 9% over 2016.

While the credit union continues to grow, many of our friends and neighbors experienced personal and financial hardships last year as a result of the devastating impact of Hurricane Harvey. As a result, TDECU recorded \$24,879,782 in the allowance for loan loss last year, resulting in net income of \$21,674,609.

We are proud to continue to offer you competitive returns on your deposits. In 2017, TDECU's Members benefited by receiving over \$10.9 million in dividends and brought over \$216 million in additional deposits to the credit union. I am also pleased to report we grew TDECU's membership by more than 9.15% at year end, taking us from 252,362 Members in 2016 to 275,453 Members in 2017.

TDECU also provided cost-effective lending solutions to help our Members reach their personal financial goals. In 2017, we funded \$2.8 billion in loans that helped fulfill dreams of homeownership, meet the needs of growing businesses, help Members purchase vehicles and provide affordable solutions for consolidating debt. We also saw tremendous growth in our student lending program making \$4.38 million in student loans. We are proud of what TDECU is able to do to improve the lives of our Members.

“ AS WE LOOK TOWARD ANOTHER SUCCESSFUL YEAR IN 2018, I WOULD LIKE TO SAY THANK YOU FOR ALLOWING ME THE PRIVILEGE TO SERVE OUR MEMBERSHIP AND THE NEEDS OF TDECU. ON BEHALF OF THE BOARD OF DIRECTORS, I WANT TO ASSURE YOU WE WILL CONTINUE TO MONITOR THE CREDIT UNION'S FINANCIALS WITH YOUR BEST INTERESTS IN MIND. ”

Roland Hendricks
Treasurer, TDECU Board of Directors



Financial Statements

Consolidated Statements of Financial Condition (unaudited)

As of December 31, 2017

Earning Assets

Total Loans, net of allowance	\$ 2,853,652,369
Total Investments	210,393,659
Total Earning Assets	<u>3,064,046,028</u>

Other Assets

Land, Premises & Equipment	47,906,961
Accounts Receivable	12,641,681
National Credit Union Share Insurance Fund Deposit	23,276,384
Miscellaneous Other Assets	24,724,775
Total Other Assets	<u>108,549,801</u>

Total Assets

\$3,172,595,829

Liabilities

Total Shares & Deposits	2,557,680,142
Other Liabilities	62,745,280
Borrowings	295,318,221

Equity

Retained Earnings (Capital/Member Equity)	256,852,186
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Total Liabilities and Equity

\$3,172,595,829

Consolidated Statements of Income (unaudited)

For the year ending December 31, 2017

Interest Income

Loans to Members	\$134,775,365
Investments and Cash Equivalents	974,298
Total Interest Income	<u>135,749,663</u>

Interest Expense

Shares & Deposits	10,919,389
Borrowed Funds	4,679,464
Total Interest Expense	<u>15,598,853</u>

Net Interest Income	120,150,810
Provision for Loan Losses	24,879,782
Net Interest Income After Provision for Loan Losses	<u>95,271,028</u>

Non-Interest Income

Fee Income	45,982,875
Other Income	14,279,741
Total Non-Interest Income	<u>60,262,616</u>

Non-Interest Expense

Operating Expenses	133,848,120
Non-Operating Income	(10,915)
Total Non-Interest Expense	<u>133,859,035</u>

Net Income

\$21,674,609

*Detailed audited Financial Statement with Report of Independent Auditors for the fiscal year ended December 31, 2017, and monthly interim audited Financial Statements are available for Members at each TDECU Member Center.

Audit Committee Report

The Audit Committee of TDECU acts as your independent representative to ensure the financial condition of the credit union is safe and sound. The Audit Committee is an extension of the Board of Directors and has oversight responsibilities for the financial reporting control process, the system of internal controls, the audit process, monitoring compliance with laws and regulations, and monitoring the compliance of operating policies and procedures for TDECU and Subsidiaries.

Throughout the year, internal audits, external audits and regulatory examinations are performed to carry out these responsibilities in an efficient and prudent manner. The Texas Finance Code requires an annual audit of the financial records of the credit union. To accomplish this in 2017, the Audit Committee engaged the services of Doeren Mayhew, one of the top accounting firms serving credit unions in the United States, to audit the financial statements. Doeren Mayhew rendered an unmodified opinion on the consolidated financial statements of TDECU and Subsidiaries for the year ended December 31, 2017.

In 2017, the following bylaw changes were made, which expanded TDECU's field of membership to the following areas:

- Persons who work, live, worship, or attend school within the geographic boundaries of Tarrant County, Texas;
- Persons who work, live, worship, or attend school within the geographic boundaries of Denton County, Texas;
- Persons who work, live, worship, or attend school within the geographic boundaries of Dallas County, Texas;

- Persons who work, live, worship, or attend school within the geographic boundaries of Collin County, Texas;
- Persons who work, live, worship, or attend school within the geographic boundaries of Galveston County, Texas;
- Persons who work, live, worship, or attend school within the geographic boundaries of Fort Bend County, Texas;
- Persons who work, live, worship, or attend school within the geographic boundaries of Harris County, Texas; and
- Persons who work, live, worship, or attend school within the geographic boundaries of Montgomery County, Texas.

The Board of Directors' meeting fee was \$750 per Board of Directors' meeting and \$375 per committee meeting.

As TDECU grows, the Audit Committee reviews and edits the audit plan to ensure that new and emerging risks are reviewed and mitigated. On behalf of the Audit Committee, I would like to thank our TDECU team and volunteers for their dedication to Improving Lives.

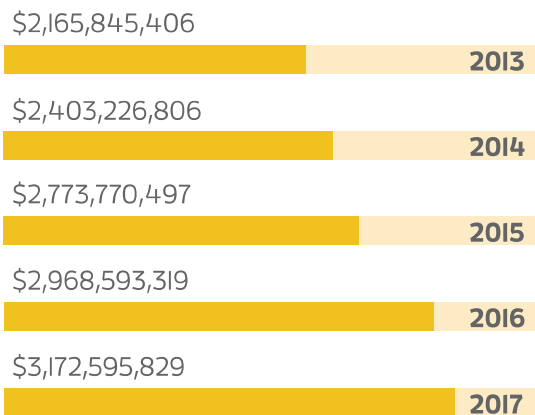
Roland Hendricks

Audit Committee Chairman, TDECU Board of Directors

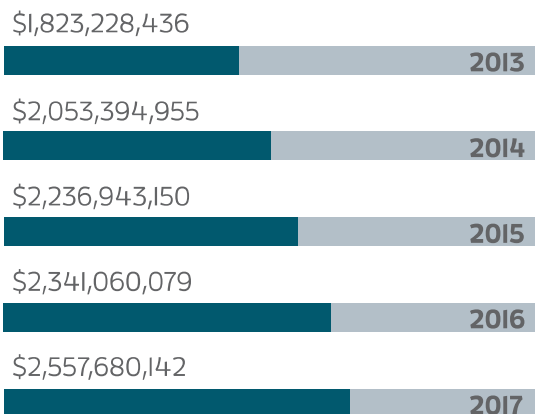


TDECU Growth Over The Years

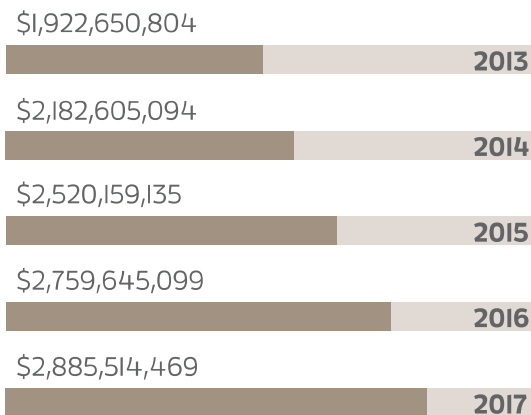
Assets



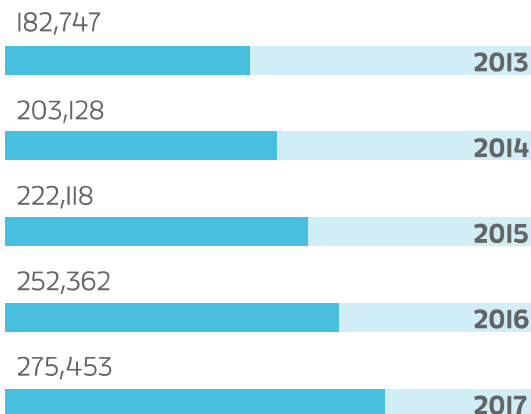
Deposits



Loans



Members



“OUR JOURNEY OF FINDING THE PERFECT PIECE OF LAND AND BUILDING OUR DREAM HOME CAME TRUE THANKS TO TDECU MORTGAGE. THEY WERE THE ONLY LENDER WHO COULD MAKE IT HAPPEN. NONE OF THIS WOULD BE POSSIBLE WITHOUT TDECU MORTGAGE AS OUR TRUSTED PARTNER.”

Roy and Emily S.
Members since 2016

Share your TDECU Member story at
tdecu.org/member-stories

Board of Directors

Richard Smith

Chairman

(term ends March 2018)

Frank Coe

Director

(term ends March 2018)

Edward Speed

Director

(term ends March 2019)

Daniel Buche

Vice Chairman

(term ends March 2020)

Peggy Miltenberger

Director

(term ends March 2019)

Ed Zingleman

Director

(term ends March 2020)

Roland Hendricks

Treasurer

(term ends March 2018)

Anita Sehgal

Director

(term ends March 2018)

George Hornback, Jr.

Secretary

(term ends March 2018)

David Sikora

Director

(term ends March 2018)



In Memoriam of Eileen Campbell

Eileen, an invaluable member of our Board of Directors, lost her battle to cancer earlier this year. The TDECU Family will miss Eileen's guidance, candor, expertise, and loving and generous spirit. She spent her career in human resources as a champion for the voice of employees. And she spent her life giving back to anyone who needed a helping hand.

Eileen joined the TDECU Board of Directors in 2015, after two years of working on TDECU's advisory board. A certified credit union director, Eileen worked for Marathon Oil for 22 years before retiring as Vice President of Human Resources and Public Policy in 2014.

Her commitment to improving lives for this organization, and for everyone she touched was remarkable, and we will miss her tremendously.

Officers

Stephanie Sherrodd
President &
Chief Executive Officer

Rhonda Pavlicek
Senior Vice President,
Chief Financial Officer

Courtland Crouchet
Senior Vice President,
Chief Retail Officer

Chuck Smith
Senior Vice President,
Chief Lending Officer

Isaac Johnson, IV
Senior Vice President,
Chief Risk Officer

Steve Stevens
Senior Vice President,
Retail Lending

Murshid Khan
Vice President,
Chief Information Officer



We Make Home Happen™

“WHEN MY MOTHER, SISTER AND I DECIDED TO BUILD A HOME TOGETHER, WE CAME TO TDECU MORTGAGE FOR OUR UNIQUE HOME LOAN NEEDS. OUR DREAM OF OWNING A HOME TOGETHER WAS REALIZED BECAUSE OF THE CARING TEAM AT TDECU MORTGAGE.”

Lisa T.
Member since 2016

Share your TDECU Member story at
tdecu.org/member-stories

2018 Employee Milestone Anniversaries

20+ Years

Janice M. Arizmendi
Pamela Brown
Deborah A. Doak
Shelly Dee Johnson
Maria Imelda Mendez
Lourdes Ponce Ochoa
Markel Travis
Edith Jenkins Vanderburg
Loretta A. Williams
Linda Wynn

15 Years

Dorothy P. Anderson
Trina Marlene Barnett
Wayne Edward Basham
Cristin Dodge
Alicia Fahnbulleh
Donna J. Green
Dawn Marie Krenek
Lori B. Meinhardt
Randi Denise Music
Myvan Nguyen
Anissa Monica Slough
Lynsie Rene West

10 Years

Anne Suzette Allstott
Lauren Michell Azbell
Clarence Joey Bland II
Joshua Dean Brian
Rayna Collier
Debra Lynn Cruz
Armond Davis
Zoraida Echevarria
Maria Mercedes Flores
Tammy Lynn Garcia
Daniel Gonzalez
Magdalena Gutierrez
Kayla Hall
Charles Michael Hasdorff
Corey K. Haseloff
Lucilla Henderson
Donette Kay Hudgeons
Barbara L. Kanak
Stephanie Ann Maier

Lucy Montiel Martinez
Mercedes Martinez
San Juanita Martinez
Linda Renee Matcheski
Elisa Morales
Cynthia Lou Price-Eason
Susan Ann Romo Reagan
Shelley Lynn Ressler
Cecilia Diaz Rodriguez
Brenda L. Simoneau
Matthew Patrick Speed
Milton E. Stevens
William D. Surratt
Wendy Lynn Thomas
Jann D. Tracy
Barbara Earline Vavra
Kendra Henke Williams
Westley Roger Williams

5 Years

Patricia Adams
Emily Barrera
Tiffaney Bishop
Barbara Boswell
Ernesto Briones
Elizabeth Castaneda
Ashley Chavez
Leticia Chavez
Tracy Cheatwood
Darrell Clifton
Beverly Cormier
Belinda Crouch
Anna DeLeon
Brandi Farr
Matthew Felan
Dayron Fernandez
Tracy Fierro
Joseph Fleurinor
John Gallo
Ivonne Gomez
Marissa Gonzales
Whitney Guthrie
Ma'Cole Harriest
Matthew Harvill

Meagan Holloway
Mindy Huckaby
Barbara Jedic
Juliane R. Johnson
Katie Johnson
Heather Lamendola
Robin Latimer
Sharon Lenamond
Mariel Lopez
April Luna
Marcus Manning
Thomas Marshall
Jamie Martin
Brianna Martindale
Matthew Martinez
Krystina Mayeux
Cynthia McKnight
Bertha Mendoza
Aaron Moreno
Karen Narvaez
Frances Nash
Gabriella Ontiveros
Bill Oubre
Heather Patrick

Michael Pearce II
Diego Perez
Jezaniah Perez
Juan Prado
Jessica Reyna
Mikayla Rivera
Nicol Robinson
Micaela Roman
Jason Simmons
Alan Standlee
Ernestina Stepanek
Jay Stewart
Tiffany R. Sylvester

Jennifer Tatro
Sarah Teel
Erica Trevino
Janet Tuttle
Richie Valencia
Trent Wayne
Karen Williams
Scott Willis
Jessica Woodring
Dion Woods
Micaela York

Making it Easier to do Business with TDECU



▶ TDECU's self-service tools – like tablet access at our Texas City Member Center – put you in control of your finances.

TDECU Mortgage Simplified™

With TDECU's new mortgage mobile app, applying for a home loan just got easier! TDECU Mortgage Simplified has all the tools you need to Make Home Happen by streamlining the home loan process for buyers and realtors. Use the mortgage calculator to see payment amounts using different scenarios, complete your loan application in the app, scan paperwork to easily send mortgage documents on an encrypted and secure site, and track loan progress with REAL-time updates.

Download the app for your Apple iOS® or Android® mobile device and get started down the path to homeownership today!

Mobile Deposit

Don't have time to visit a Member Center to make a deposit? No problem! We've made it quicker and easier than ever to get your money into your accounts with our Mobile Deposit feature. Whether you're on the go or at home relaxing, all you need to do is snap a photo of your check with your mobile device and make your deposit. Just another way TDECU is helping Improve Lives for our Members. To get started, simply download the TDECU app on your Apple iOS® or Android® mobile device.

Go to My Card

GoToMyCard.com is a convenient online service that lets you keep an eye on your TDECU credit card account 24/7. All you need is internet access. Set up account alerts, view your account summary, make a payment, send a secure message and more. You can even use the site from your mobile device. Register for this free service today at GoToMyCard.com.

Guided Wealth Portfolios

Start investing for your future with our new online platform provided to you free of charge from TDECU Wealth Advisors. Whatever your retirement goals are, we're here to help. Get the TDECU Wealth Advisors' experience and knowledge, plus the added convenience and transparency of automated investing. Guided Wealth Portfolios (GWP) provides you with personalized, objective investment advice with 24/7 access to your accounts. To get started, visit tdecu.org/gwp or call **877.635.7028**.

Not NCUA Insured	Not Credit Union Guaranteed	May Lose Value
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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, TDECU Wealth Advisors and TDECU Insurance Agency, LLC are not registered broker/dealers and are separate entities from LPL Financial.



Texas City Member Center

In October 2017, we opened the doors to our new Texas City Member Center, merging the best Member Experience with the latest technology to better serve you.



Member Experience

A physical representation of our core purpose to Improve Lives, this Member Center is the next step for our credit union in making it even easier to do business with TDECU. You asked for self-service options to enhance the Member Experience, and we answered with our state-of-the-art, Member-focused location in Texas City. In true TDECU spirit,

we continue to deliver the amazing service and financial solutions we're known for, with the self-service tools and resources to help you really take control of your financial future.

Technology

It all starts the minute you walk through the doors. The efficiency and time-savings of our tablet-based systems are designed to help you with everything from check-in to self-service or just about any transaction...with just a few taps of the screen. Our 55" screen with on-demand, interactive content gives you quick tap access to products and services, ATM locations, digital banking tools – and an introduction to our Texas City team – and our "Wow Wall" features the latest on special offers and savings opportunities.

Plus, the on-site Member Learning Center has every tool and resource you need to get comfortable with TDECU's self-service options like mobile deposit, mobile banking and more.

“ TDECU IS THE BEST! I HAVE BEEN A MEMBER FOR ALMOST 10 YEARS AND HAVE NEVER LOOKED BACK. DUE TO MY JOB, I HAVE NOT LIVED NEAR A BRANCH FOR YEARS, BUT THEIR CUSTOMER SERVICE AND GREAT BENEFITS HAVE KEPT ME A MEMBER. I KNOW THAT NO MATTER WHERE I GO TDECU HAS MY BACK. I PLAN ON REMAINING A MEMBER FOR LIFE! ”

Saul C.
Member since 2010

Share your TDECU Member story at
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