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PRESS RELEASE

Spook-tacular Financial Tips for a Fright-Free Halloween Season from TDECU



As the chilling winds of Halloween approach, TDECU is here to help keep the fright out of your finances. These eerie-sistible tips can help fight the financial fiends that may be haunting your budget. Follow these tips to ensure a financially secure Halloween season!

1. **Don't be Afraid to Make Your Money Work for You:** Having your money in an account that earns nothing is bone-chilling. High-Yield Checking¹ and Certificate of Deposit (CD)² accounts are for those looking to banish financial ghouls and earn more from their savings. The real fear lies in missed opportunities for growth!
2. **Don't Let Emergencies Scare Away Your Savings:** Treats and festivities are fun, but don't get spooked by excessive spending. Always remember to save while you spend

to keep your finances in the clear. Approximately 57% of U.S. adults say they can't afford a \$1,000 emergency expense.

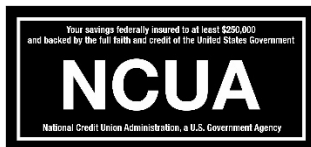
3. **Face Your Fears – Check Your Credit Report:** An estimated one-third of consumers have errors on their credit reports that could keep them from getting better rates on loans or could be the reason why they can't get loans in the first place! At least once a year look at your report to spot errors that might be scaring away better deals.
4. **Avoid Getting Trapped in a Scary Loan Situation:** If you find yourself in a nightmarish loan situation, don't fret. Take the time to consider refinancing with TDECU³. We have a range of loan options that can help you break free from the chains of bad loans.

This Halloween season, TDECU wants to ensure that your financial journey is a treat, not a trick. Take these tips to heart and wave goodbye to financial frights. If you're ready to transform your finances into something truly bewitching, TDECU is here to guide you every step of the way.

For more information about how you can ward off financial fears, please visit our website at www.tdecu.org or contact our friendly team of financial experts at 800.839.1154.

MEDIA: If you would like to contact a TDECU financial expert for an interview please contact Dionnica Porter at 346.287.4321 or dporter@tdecu.org

1. Must be at least 18 years of age to open a High-Yield Checking (HYC) account with a limit of one account per Member. Other terms/conditions apply. Insured by [NCUA](http://www.ncua.gov).
2. A minimum balance is required. Fees may reduce earnings.
3. Credit approval required. Minimum loan amount for auto purchase/refinance is \$3,000; minimum loan amount for boats, RVs, and leisure vehicles is \$5,000. Not available for commercial vehicle classifications. Existing TDECU loans are ineligible for refinancing. Other terms/conditions apply.



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About TDECU | Founded in 1955, TDECU is a not-for-profit financial cooperative with more than 378,000 Members and over \$4.7 billion in assets. TDECU currently has 39 service locations, including 35 Member Centers, and offers a complete selection of convenient, innovative, and competitive products and services, including a full suite of deposit products as well as mortgage, auto and personal loan products, online and mobile banking. TDECU also offers, through its subsidiaries, retirement planning and wealth management, personal and business insurance products. Members can also access a worldwide network of over 55,000 surcharge-free ATMs. For more information visit TDECU.org or call (800) 839-1154.