

Press Release
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TDECU[®]
YOUR CREDIT UNION

Smarter Summer Vacation Planning

Make Memories Without Breaking Your Budget



As summer travel plans start taking shape, families across the country are looking for ways to make the most of their getaways without putting extra strain on their finances. From airfare and hotel stays to gas, dining, and activities, vacation costs can climb fast. The key to enjoying a memorable summer without the financial hangover is simple: plan ahead.

“Travel can be incredibly rewarding, but it can also be expensive. There may never be a ‘perfect’ time financially to take a vacation, but sometimes getting started is part of the solution,” said Glenn Applewhite III, TDECU Market President for the Greater Houston region. “With thoughtful planning and the right financial partner, like TDECU, making those experiences possible becomes much more realistic.”

PLAN EARLY AND WATCH FOR HIDDEN FEES

Planning early is one of the most effective ways to stay on budget. Booking travel in advance not only helps secure better rates, but it also gives you time to compare options across airlines, hotels, and rental providers. Price comparison tools, flexible travel dates, and bundling strategies can yield meaningful savings. Early planning also provides clarity, allowing households to build a realistic budget before the expenses start piling up.

But even the most carefully planned trip can be derailed by hidden fees. Airline baggage surcharges, resort fees, currency conversion charges, and out-of-network ATM fees can quietly erode your budget.

“Those extra fees can sneak up on you,” said Applewhite. “It’s worth paying attention to where you might be paying more than you expected.”

Credit unions can offer advantages that make a tangible difference during travel, such as reimbursement for ATM fees incurred at other institutions, or lower interest rates on credit cards and personal loans, compared to traditional banks.

FIT SUMMER INTO YOUR YEAR-LONG BUDGET

Smart summer spending also includes using the right financial tools. Low-rate credit cards can provide both convenience and consumer protection, especially for travel purchases. Dedicated vacation savings accounts can help households set aside funds gradually throughout the year, making summer expenses feel far less burdensome when the time arrives. For larger trips, a structured personal loan with a predictable payment schedule may be a better option than revolving credit.

Equally important is having access to guidance you can trust. TDECU offers financial education teams and advisors focused on long-term Member well-being. That means offering practical advice such as: setting spending limits before you leave, building a buffer for unexpected costs, and using alerts or mobile tools to track expenses in real time. These small steps can make a big difference in maintaining financial confidence while you travel.

“At the end of the day, smart summer spending isn’t about cutting out the fun, it’s about making informed choices,” said Applewhite. “Credit unions are built to help members by offering lower rates, fewer hidden fees, and trusted guidance so people can focus on enjoying their summer, not worrying about the bill afterward.”

TRAVELING WITH A TRUSTED FINANCIAL PARTNER

The broader takeaway is simple: summer should be about making memories, not managing stress over money. Planning ahead, staying aware of hidden costs, and choosing a financial partner aligned with your best interests can make all the difference between a vacation you enjoy in the moment and one you're still paying for long after it ends.

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About TDECU | Founded in 1955, TDECU is a not-for-profit financial cooperative with more than 397,000 Members and over \$5 billion in assets. TDECU currently has more than 30 Member Centers and offers a complete selection of convenient, innovative, competitive products and services, including a full suite of deposit products as well as mortgage, auto, and personal loan products, digital banking, and business/commercial services. 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.
