

TDECU

YOUR CREDIT UNION

Rev. September 2015

FACTS WHAT DO TDECU-YOUR CREDIT UNION AND ITS AFFILIATES DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number • Income • Location • Transaction history, account transactions, balances, payment history, and checking account information. • Areas of Interest • IP address, use of this website, online services & other sites <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share members' personal information to run their everyday business. This information may be collected with the use of pixel tags, clear GIFs or "cookies" which are pieces of data stored on your device. These assigned to the device by a server and when you return to the site data is returned to the server. Most browsers allow you to reject and delete cookies; however this may degrade your online experience on our site. In the section below, we list the reasons financial companies can share their members' personal information; the reasons TDECU-Your Credit Union and its affiliates choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do TDECU-Your Credit Union and its affiliates share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	You may download a browser add-on to prevent Google Analytics from using your data at https://tools.google.com/dlpage/gaoptout .
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call toll-free 800-839-1154 or go to www.TDECU.org
-------------------	---------------------------------------------------------------------------------------

Who We Are	
Who is providing this notice?	TDECU-Your Credit Union and its affiliates means Texas Dow Employees Credit Union, TDECU Insurance Agency, and TDECU Real Estate.
What We Do	
How do TDECU-Your Credit Union and its affiliates protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How do TDECU-Your Credit Union and its affiliates collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Apply for a loan • Make deposits or withdrawals from your account • Give us your contact information • Show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Texas Dow Employees Credit Union and its affiliates do share with its affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>TDECU-Your Credit Union and its affiliates do not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies and marketing firms.</i>
Other Important Information	
<p>For Texas Credit Union Members. COMPLAINT NOTICE: If you have a problem with the services provided by this credit union, please contact us at: Texas Dow Employees Credit Union 1001 FM 2004, Lake Jackson, TX 77566 800-839-1154</p> <p>The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Website: www.cud.texas.gov.</p>	



*Power
of the
Pur\$e*
a women's health initiative

A stylized illustration of a purple handbag with a white pattern and the letters "BHF" on it, surrounded by green and purple floral flourishes.

KEYNOTE SPEAKER
Jeanne
ROBERTSON

PRESENTING
SPONSOR

TDECU
MORTGAGE

Southern Charm Luncheon - April 28, 2015

BRAZOSPORT COLLEGE DOW ACADEMIC CENTER 10 AM

Power of the Pur\$e is an event to raise funds for Brazosport Regional Health System. For sponsorship and ticket information call **979-297-6190** or visit **www.brazosport-health-foundation.org**



TDECU CONNECTION

THE INSIDE SCOOP ON YOUR FINANCES,
YOUR FINANCIAL FUTURE AND MANAGING YOUR MONEY.

**NEW YEAR
NEW LOOK**
ENJOY OUR
REDESIGN

CELEBRATING ALL I-WANT-A- FINANCIAL-PARTNER-WITH- LONGEVITY MEMBERS.

TDECU CELEBRATES 60 YEARS AND 200,000 MEMBERS!
(PAGE 5)

TDECU
YOUR CREDIT UNION

INSIDE THIS
EDITION

2

TDECU
SCHOLARSHIPS

4

COMMUNITY
CORNER

5

ANNUAL
MEETING



SUPPORTING SCHOLARS THE TDECU WAY

Each year, TDECU awards scholarships to our most promising students who have chosen to continue down the path of higher education. Our scholarship program was created by the Board of Directors 15 years ago to help deserving high school seniors and persons entering college for the first time, who are also TDECU members*, pay for the cost of attending college, university, or trade school. Based on academic performance and leadership skills, the \$1,500 scholarships are paid in two increments:

- \$750 for the Fall Semester
- \$750 for the Spring Semester (if the student has the required fall semester grades)

We extend our very best wishes to all our students! If you'd like to submit a scholarship application for this year's program, the deadline is **Wednesday, March 11, 2015**.

Visit TDECU.org to download the 2015 scholarship application.

* Applicant must be a TDECU member in good standing and have their own account in order to be considered for the scholarship.

Houston's Top Workplace Honor Bestowed Upon TDECU For Third Consecutive Year

For a third consecutive year, TDECU is proud to share we've received recognition as a Top Workplace by the Houston Chronicle. The Top Workplaces award is a highly sought after honor that recognizes companies based on organizational health in innovation, direction and connection to its employees, as well as employee satisfaction in the areas of work-life balance, compensation and opportunities for career development. TDECU ranked #16 among the area's Top 35 large employers (those with 500 or more employees).

"To receive the approval from our employees that we are a Top Workplace amongst some of Houston's largest employers is a true testament to our company culture," said Vandi Theriot, TDECU Vice President of Talent Services. *"It underscores that our*

employees feel they have a career with a purpose."

We believe in building a culture where employees are personally committed to going above and beyond to deliver excellent customer service to all our members. Helping you achieve your dreams is what drives us and winning

the Top Workplaces award for a third year tells us TDECU employees feel empowered to uphold this promise to you. Thank you to all TDECU employees for your dedication and thank you to our members for giving us the privilege to serve your financial needs.



Our Rosenberg Member Center Team
Front: Flora Perez, Manager
Left to right: Flor Necroto, Terrance Scarlett, Dawn Franklin, Danielle Oliver

COMMUNITY CORNER

TDECU believes in the strength of family and community. We are uncompromising in our pursuit of a better future for our members, employees and the communities we serve. We hope you enjoy photos of our TDECU member champions at work in the community as much as we love sharing them with you.

Members and Employees Join Together and Donate Food to the TDECU Holiday Food Drive.

Each holiday season, TDECU invites its employees and members to participate in our annual food drive. This year, as in the past, the response was overwhelming. Over 2,400 non-perishable food items were donated and taken to local food pantries, churches and shelters in the communities we proudly serve.



Each year the team at our Downtown Tunnel Member Center, led by Manager Chandra Walker, spends the holidays at the Salvation Army in Houston feeding the hungry.



Victoria Television Group interviewed Diane Hensley at our Victoria Mockingbird Member Center.



Hallettsville Member Care group. Food collected at this site was donated to Mana Food Pantry in Hallettsville, Texas. (Back row) Shaunda Pena, Kelly Wright, Katrina Kurtz and Miranda Adams. (Front row) Sarah Hogan and Kim Barcak.

Financial Literacy In Our Schools



TDECU Training Department's very own Jessica McDonald teaches budgeting to a group of elementary students at Wild Peach Elementary.



TDECU employees Jessica Rickey, Jennifer Haagensen, Cindy Rowe and Anne Allstott smile with pride as they hold their President's Volunteer Service Award, presented during the annual Junior Achievement Business Hall of Fame dinner. These ladies represent just a small group of TDECU employees who volunteer countless hours in our public schools teaching financial literacy to our youth.



HOLIDAY CLOSINGS

Martin Luther King, Jr. Day

Monday, January 19, 2015

All member centers will be closed, except for Marathon Tower and Downtown Tunnel, which will observe regular business hours.

Presidents' Day

Monday, February 16, 2015

All member centers will be closed in observance of the federal holiday.

FUN on the FARM – Houston Livestock Show and Rodeo



This year TDECU will again partner with the Houston Livestock Show and Rodeo as sponsor of the family-friendly interactive exhibit, Fun on the Farm. Located in Kids Country, Fun on the Farm provides an exciting, hands on experience of planting and growing crops, raising and caring for animals, and going to market for little farmers and their families.

TDECU is honored to support RODEOHOUSTON® and serve the community and our commitment to education in a meaningful way.

Our TDECU employees are already talking about volunteering and their excitement about seeing new faces down on the farm.

The rodeo is in town from March 3 through March 22. Be sure to come and visit us at Fun on the Farm in Kids Country!

The 2015 entertainment lineup will be announced Monday, January 12 at 12:05 a.m.

INVITING ALL I'M-ON-BOARD-FOR-FREE-CHECKING MEMBERS

We're glad the holiday spending frenzy is finally over. In fact, we're so excited we're starting the new year by offering "free everything." Well, maybe not *everything*, but at least a free checking account with lots of free perks to help you keep your money instead of wasting it on unnecessary fees. Some of the benefits of a TDECU free personal checking account are:

- **FREE** personal checking that earns interest
- **FREE** ATMs – over 55,000 surcharge-free ATMs
- **FREE** online and mobile banking
- **FREE** bill pay
- **FREE** Visa® debit card
- Unlimited withdrawals and overdraft protection
- No required minimum balance or monthly service/debit card fees

You owe it to yourself to experience something new in 2015. Call us or visit one of our 35 convenient member centers today and enjoy financial freedom when you open a new TDECU personal checking account.

TDECU MILESTONE MOMENTS – CELEBRATING 60 YEARS AND 200,000 MEMBERS

In 1955, a small group of just ten people came together with the idea to form a financial institution where people and personal relationships came first. As the newly created Texas Dow Employees Credit Union (TDECU), those ten people contributed five dollars each to make the credit union's first member loan, which just happened to be for the purchase of a new refrigerator. Sixty years later, TDECU is proud to carry on the tradition of working each and every day to serve and improve the lives of our members.

In honor of our 60th Anniversary in 2015, we knew we wanted to do something special to mark the occasion. So when the opportunity came along in the form of welcoming our 200,000th member to the credit union – also an important milestone – we knew this was the moment we had been waiting for.

For Luis Miranda, a married father of three, he too had been waiting – searching for the right Texas community for his family to call home. After moving to Cuero three years ago to work for Oryx as a heavy equipment operator, Luis knew he had found the perfect one. When speaking about Cuero, Luis shared he greatly enjoys living in the small town because of its close-knit community and the ability to create long-lasting relationships with everyone he meets. In Cuero there are no strangers; only family and friends.

In fact, it was to his friends that Luis turned when asking for recommendations on where to open a bank account. His friends, who are members of TDECU, told him he should join the credit union, because in their words, it provided excellent customer service. When Luis visited TDECU to join, he was surprised to learn he was the credit union's 200,000th member and soon after, the real celebration began.

As TDECU's 200,000th milestone member, Luis was rewarded with \$500 and a new refrigerator, in a nod to the credit union's humble beginnings and its first member loan. Upon learning about these gifts, Luis exclaimed, "I couldn't believe it, because banks don't give you things." He later went on to express how grateful he is to be with TDECU saying, "I have received outstanding customer service since the day I joined, and I have been impressed at how TDECU has so many great employees who are caring. You don't receive this kind of service in another bank." Luis later shared how he plans to open an account for his wife at TDECU in the new year and refer all his friends to the credit union.



Pictured L-R: David Ozuna, TDECU Board of Directors; Marina Rivera, TDECU Regional Vice President; Mr. Miranda and his daughter; Grace Binz, Cuero Member Center Manager; Steph Sherrodd, TDECU President and CEO.

We are proud to welcome Luis to the TDECU family, and prouder still to thank all the members throughout our 60-year history who have made TDECU what it is today. With your trust and support, we look forward to serving a whole new generation of members in the years to come.

You're Invited! 2015 Annual Meeting

Make plans to attend this year's annual meeting on March 5th at the Dow Academic Center, 500 College Drive in Lake Jackson. Our always popular door prizes and homemade pies will be enjoyed by all. We have a lot to celebrate and hope to see you there.

Check-in Begins: 6 p.m.

Meeting Begins: 7 p.m.



Get Ready To Save With TDECU and Turbo Tax®

Sooner than you think, it will be time to begin the task of preparing your annual taxes. We understand every little bit helps when it comes to saving money, so in the coming weeks be sure to check out TDECU.org for information about how you can save money when you use TurboTax® to prepare your tax return.

SAVE 5¢ PER GALLON



Members have saved over

\$39,888

on Buc-ee's gas purchased with their TDECU credit cards. Use yours today! Don't have a TDECU credit card yet? Visit us at TDECU.org!

New Year, New You! Make Healthcare Your New Priority!

It's the beginning of a new year, and February 15 will be here before we know it. Health insurance open enrollment will be closing next month, and we want all our members to be adequately covered for preventative care, as well as life's unexpected emergencies.

Licensed TDECU Insurance Agent, Brandei Burrridge, understands you want the best healthcare coverage at the best price. She knows choosing the right plan isn't always an easy task, but making your health a priority in the new year is her goal.

We want to help you keep your resolution of taking better care of yourself. Contact TDECU Insurance Agency at 888.833.7358 or email Brandei at Bburrridge@tdecuinsurance.org to get started.



WELCOMING ALL IT'S-TIME-TO- TAKE-THE-NEXT- STEP HOME BUYERS.

At TDECU, we're here to help you get started with your next big step: a home purchase. We offer 103% financing on home loans and as much as \$1,200 off closing costs! What's even better? We'll give you \$250 after closing if we can't meet or beat a competitor's rate on the purchase or refinance of your primary mortgage.

With fast approvals and closings, custom-tailored loans and financing options, traditional and jumbo mortgage loans, one-time close construction loans, land loans and home loan refinances, we can work with you to make your dreams of home ownership a reality.

Reach out to our mortgage loan officers today. Visit TDECU.org/mortgage or call 800.839.1154 x4614.

TERMS AND CONDITIONS: Credit 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. The offer for payment of closing costs applies to new purchases and refinances only. Purchase tiers are as follows: \$20,000-\$75,000 receive \$500 off closing costs; \$75,001-\$150,000 receive \$800 off closing costs; \$150,001-\$300,000 receive \$1,000 off closing costs; \$300,001+ receive \$1,200 off closing costs. Refinance tiers are as follows: \$500 off closing costs on a portfolio program; \$1,000 off closing costs on a saleable loan program. We require the Truth in Lending, Good Faith Estimate and HUD-A closing statement 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. Offer valid January 15 thru March 31, 2015, and cannot be combined with any other TDECU offer.



Federally insured by NCUA.