

TDECU CONNECTION

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



**CALLING ALL PUTTING-IN-
THE-WORK-TODAY-FOR-A-
BRIGHTER-FUTURE MEMBERS.**

HIGHER ED STUDENTS CAN COUNT ON TDECU.

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6TH ANNUAL TWEET FOR COLLEGE SCHOLARSHIP

How can your credit union help you plan for a zombie apocalypse?

There's a question you don't hear every day, but what if?

If you're a high school junior or senior, and you plan to enroll full-time at an accredited college or university this fall, tell us in 140 characters or less how a credit union like TDECU can help you plan for the ultimate...a zombie apocalypse!

If the thought of a bunch of hungry flesh-eating monsters doesn't get your blood pumping and your creative thoughts flowing, then maybe this will!

- One \$250 scholarship will be awarded to the best tweet every two weeks.
- Each winning tweet will then be entered for the \$1,000 grand scholarship award.

There are some requirements and dates you need to be aware of, so go check out TDECU.org for a link to all the grisly details. Quick! Here they come!

CALLING ALL SCHOLARS

Scholarship Deadline is Wednesday, March 11, 2015

We look forward to this time of year when we are getting ready to award scholarships to 25 student members who have chosen to continue down the path of higher education. The TDECU scholarship program was first created by the Board of Directors 15 years ago to help our members secure a brighter future. The program was designed 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. The \$1,500 scholarship awards are based on both academic performance and leadership skills and are paid in two increments:

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

If you're interested in submitting a scholarship application for the 2015 program, please do so by Wednesday, March 11, 2015. Our very best wishes to all our students!

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.

Yee-Haw! Kick-Up Your Heels at Fun on the Farm - Houston Livestock Show and Rodeo



Put on your cowboy hat and come on down for a visit to TDECU's Fun on the Farm exhibit at the Houston Livestock Show and Rodeo. Located in Kids Country, we are proud to present this family-friendly interactive area for the littlest of rodeo-goers in partnership with RODEOHOUSTON.com.

At Fun on the Farm, little ranch hands can experience planting and growing crops, raising and caring for animals, and going to market. It's a guaranteed fun time for everyone, including our TDECU volunteers, who will be on the farm from March 3 through March 22. So mosey on over for a spell. We'll be looking for you, partner.

For more information on the Houston Rodeo, visit RodeoHouston.com.



Bye Bye Old App. *Hello New App.*

Remember back in 2010 when we launched our first mobile app? Well it's official; we are saying our goodbyes and welcoming our new app that launched last summer. Our new app is improved and simplified. It's your go-to app for all your mobile banking needs.

Here's what you need to know:

1. As of January 31, the old app ceased to function or be supported; therefore, you should delete it. The good news is our new app is available for download at the Apple or Android Store.
2. To use our new app, you'll need your Online Banking log in and password. If you haven't enrolled in Online Banking yet, go to TDECU.org to sign up, so you can use these cool new apps!
3. In addition to its new look and ease of use, you'll find the following new features designed to create a better mobile banking experience for you:
 - An improved locator tool to find fee-free ATMs or the closest Member Center.
 - An option to pay your bills from your phone and track your transactions on-the-go.
 - Access to your account statements with our new eStatement integration.
 - Deposit checks with a simple click of your smart phone or tablet's camera.*
 - Easily transfer funds to other TDECU members.

Exciting, isn't it? Don't forget! On January 31st, the old app was discontinued, so take a moment to download our new app and start enjoying all the great new features today.

* Fees and restrictions may apply.

NEW YEAR, NEW CARD.

Transfer your balances from other high interest rate cards to your TDECU credit card and receive:

5.9% APR

UNTIL IT'S PAID IN FULL

Credit approval required. Offer ends April 30, 2015. Visit TDECU.org for full terms/conditions.

You're Invited! 2015 Annual Meeting

Make plans to attend this year's annual meeting. 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.

When: **Thursday, March 5**

Where: **Dow Academic Center**
500 College Drive
Lake Jackson

Check-in Begins: **6 p.m.**

Meeting Begins: **7 p.m.**

Holiday Closing

Presidents' Day
Monday, February 16, 2015

All member centers will be closed to observe and honor this federal holiday.

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TurboTax

Saving Money
with **TDECU** and
TurboTax[®]

We understand every penny counts when it comes to saving money, so save a little cha-ching just by using TurboTax[®] to prepare your tax return this year. Visit TDECU.org for more information and to find the TurboTax[®] version that's right for you!



Last Chance! Health Insurance Open Enrollment Ends February 15

February 15 marks the end of the open enrollment period for healthcare insurance coverage. This looming deadline means it may be your final opportunity to obtain healthcare coverage in 2015 or face a tax penalty. Assessment of a penalty is a scenario we want our members to avoid, so we're here to offer our help.

If you're still undecided about your healthcare plan options, Brandei Burrridge, healthcare insurance agent with TDECU Insurance Agency, offers these points for consideration:

- Make sure the coverage you're looking at securely meets the Affordable Care Act requirements. Short-term or limited medical benefit plans may leave you open to a tax penalty for 2015.
- Already have coverage? Are you getting the best deal? Are you unhappy with the list of providers that accept your plan? Now is the time to utilize the open enrollment period to look at all your options. This might be your only opportunity to change plans for 2015.
- Uncertain if you qualify for a premium subsidy? Or are you confused as to exactly what a premium subsidy is and how it works? We encourage you to contact us for the answers.

The benefit of being a TDECU member is that you have friends by your side. People like Brandei, who have spent their lives devoted to helping others make wise decisions about healthcare insurance. Everyday she guides members through the process and answers questions like these and more!

Don't wait any longer to take charge of your health. Contact TDECU Insurance Agency at 888.833.7358 or email Brandei directly at Bburrridge@tdecuinsurance.org.

CALLING ALL I'M-FIXING-UP-MY-FIXER-UPPER MEMBERS.

Looking to convert an unused space in your home into a home theater? Is it time for a new roof? TDECU's innovative Home Advantage Personal Loan gives you up to \$25,000 to undertake any home improvement project you desire. There's no collateral required, and the interest rates start out lower than your average credit card. Plus, the loan amount lets you tackle projects that don't require tapping into your home's equity.

The best part is we'll discount your rate up to 1.5% APR! Here are some of the loan's other outstanding benefits that you can take advantage of:

- Terms up to 84 Months
- 0.50% APR discount if your mortgage is with TDECU
- Up to 0.75% APR discount based on length of homeownership

Apply today at any TDECU Member Center or call 800.839.1154.

APR = Annual Percentage Rate. Rates subject to credit approval. Terms of repayment: \$25,000 at 84 monthly payments ranging from \$377.00 to \$388.00, depending on credit score. Loan is unsecured and is not a mortgage product. A 0.50% rate increase and a minimum loan amount of \$10,000 apply to 84-month term loans. Available rate discounts based on automatic payments from a TDECU account, length of current mortgage and mortgage relationship with TDECU. No other rate discounts apply. Proof of income and home ownership required. Account must be in good standing. Limited time offer. Offer subject to change without notice and at the sole discretion of TDECU. Limit one per household. Other restrictions may apply. See credit union for complete offer details. Federally insured by NCUA.

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 homeownership 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 receives \$500 off closing costs; \$75,001-\$150,000 receives \$800 off closing costs; \$150,001-\$300,000 receives \$1,000 off closing costs; \$300,001+ receives \$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-1 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.