

# TDECU CONNECTION

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



## CALLING ALL SPRING-IS-MY- FAVORITE-TIME-OF-YEAR MEMBERS.

SPRING INTO A HOME LOAN WITH TDECU.

**TDECU**  
YOUR CREDIT UNION

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FUN ON  
THE FARM

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FREE HOMEBUYER  
SEMINAR

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SCHOLARSHIP  
DEADLINE

# COMMUNITY CORNER

This Valentine's Day we showed our members how much we loved them, while also raising money and awareness for the American Cancer Society.



UH – Our Coog crew shared the love by handing out over 250 carnations on campus, along with Valentine's candy and "Be Mine" cards.



Our Marathon Tower members were treated to a tasty tower of treats that was almost too pretty to eat!



One of our Cuero members treated the team to a box of Valentine's candy big enough for the record books!



Madison Manning, our Cuero team's Service Champion, showing off our Cuero team's Relay for Life fundraising spread.



**Our employees are committed to making their communities a better place to live.**

TDECU employee, Janie Schwartz-Shaw, shared her photo of a recent family community service outing at Surfside Beach Dune Day 2015. (Pictured are: Janie with her son, niece and sister-in-law.)

**Transfer your balances 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](http://TDECU.org) for full terms/conditions.

## Giddy Up! It's Time to Kick-Up your Heels for Some Fun Down on the Farm!



The world's largest live entertainment and livestock exhibition, The Houston Livestock Show and Rodeo officially kicked off March 3. This must-attend event is fun for the whole family, so put on your cowboy boots and mosey on over to NRG Stadium and TDECU's Fun on the Farm exhibit! Located in Kids Country, this fun-for-the-whole-family, get-your-hands-dirty exhibit is perfect for your little wranglers.

At Fun on the Farm, little ranch hands can experience what it's like to plant and grow crops, raise and care for animals, and can even get a glimpse of what it's like to go to market. It's a guaranteed fun time for everyone, including TDECU employees who will be at the farm from March 3 through March 22 and will be looking for you.

While you're there, be sure to find our trademark little yellow chicken. Take a family photo with him and send it to us on Instagram. Use hashtags: #TDECUof or #TDECUevents. Each Friday during the rodeo, the photos with the most likes will win a TDECU \$100 gift card!

Yee-haw! We're proud to partner with **RODEOHOUSTON®** to sponsor Fun on the Farm!

**Visit [rodeohouston.com](http://rodeohouston.com) for more information.**



## 6TH ANNUAL TWEET FOR COLLEGE SCHOLARSHIP

*The deadline is March 10 so there's still time to tweet!*



### 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!

And, in case 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.

So, what are you waiting for? We're in the final round of the contest! **To be entered for the \$250 and \$1,000 scholarships, tweet your 140 characters before Tuesday, March 10, 2015 (2:00 a.m. CST).**

Overall winner announced Monday, March 16, 2015 via the @ElementsofMoney Twitter feed.

Check out all the grisly details at TDECU.org. Quick! Here they come!

# 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 to apply today. Visit [TDECU.org/mortgage](http://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](http://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.

## FREE Home Buying Seminar

When: **Thursday, April 16**

Where: **Lake Jackson Civic Center**

RSVP to: [MortgageFSRs@TDECU.org](mailto:MortgageFSRs@TDECU.org) or 800.839.1154 x4614

Registration: **6 p.m.**

Seminar: **6:30 p.m.**

Ask the Experts: **8 p.m.**



## DIY Taxes with Intuit TurboTax

Maybe you're one who likes to do things yourself. You're frugal and always up for a challenge. If this sounds like you, then you're sure to like that we have partnered with TurboTax® to make it easier for you to do your own taxes and save a little bit in the process.

TurboTax coaches you every step of the way and offers you **savings of up to \$15** on TurboTax federal products.

- **All you need to know is yourself.** TurboTax translates taxes into simple questions about your life and puts everything on the right forms.
- **You won't miss a thing.** TurboTax searches over 350 deductions and credits, so you can be confident you're getting the biggest refund you deserve.
- **Double checks as you go.** TurboTax runs error checks and a final review of your return to help make sure your taxes are done right.

**Start today and be done in plenty of time for the April 15 deadline!**

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**Be on the lookout for  
SHRED DAY.** *Details coming soon!*



## CALLING ALL TDECU SCHOLARS

### Scholarship Deadline is Wednesday, March 11, 2015.

We're excited to be in our 16th year of awarding scholarships to our student members who have chosen to continue down the path of higher education. Created to help TDECU members\* who are current high school seniors or who will be entering college for the first time, the twenty-five \$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**. Congratulations to all our students! Your future looks bright!

**Visit [TDECU.org](http://TDECU.org) for more information and 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.