

TDECU CONNECTION

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



LEMONADE! COME GET YOUR LEMONADE!

TDECU IS HELPING BRING LEMONADE TO A CITY NEAR YOU.

TDECU
YOUR CREDIT UNION

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LEMONADE
DAY

BE 103% HAPPIER.

Our home loans can make it happen.

Knowing that owning a home is a huge milestone, at TDECU Mortgage, we work hard to make you happy. This begins by offering **up to 103% financing** to help you attain the dream of home ownership. We're even ready to take it a step further by giving you **\$250** after closing if we can't meet or beat any local competitor's rate on the purchase or refinance of your home.

To learn more: call **800.839.1154 x4614** or visit **TDECU.org/mortgage** to apply or to find the home loan center nearest you.

Credit approval required. Certain terms and conditions may apply. Additional loan options available for primary residences, second homes, investment properties and refinances. 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 cannot be combined with any other TDECU Mortgage offer.

We're Upgrading Our Member Experience

With the needs of our members always being a top priority, we continuously seek new tools that will help us offer the best service possible. With this in mind, beginning September 25, 2015, we will be upgrading our computer system. This upgrade will better equip us on the technology front, enabling us to offer our members an even better experience. A major benefit will be the ability to view all your account relationships with us quickly and easily, allowing us to provide you with more prompt service. Many more improvements are headed your way! During the months ahead, watch our website, your monthly newsletter, email and mailbox for more information on the upgrade. We've even created a special page at **TDECU.org/upgrade** to share important information about the enhancements coming your way!

	Friday, Sept. 25	Saturday, Sept. 26	Sunday, Sept. 27	Monday, Sept. 28	Tuesday, Sept. 29
Operations					
Member Centers	Regular Hours*	Closed	Closed	Closed	Regular Hours
Drive-Thrus	Regular Hours	Closed	Closed	Closed	Regular Hours
Member Care - Phone Contact Center**	Regular Hours	Regular Hours	Regular Hours	Regular Hours	Regular Hours
CO-OP Shared Branching	Available Until 7 PM	Unavailable	Unavailable	Unavailable	Available
Online & Phone Services					
Online Banking	Available Until 7 PM	Unavailable	Unavailable	Unavailable	Available
Online Loan Applications	Available Until 7 PM	Unavailable	Unavailable	Unavailable	Available
MAX - 24/7 Phone Banking	Available Until 7 PM	Unavailable	Unavailable	Unavailable	Available
eServices					
eStatements	Available Until 7 PM	Unavailable	Unavailable	Unavailable	Available
TDECU Mobile Account Information	Available Until 7 PM	Unavailable	Unavailable	Unavailable	Available
TDECU Mobile Deposit	Available Until 7 PM	Unavailable	Unavailable	Unavailable	Available
Member to Member Transfers	Available Until 7 PM	Unavailable	Unavailable	Unavailable	Available
Check Images	Available Until 7 PM	Unavailable	Unavailable	Unavailable	Available
Card Services					
TDECU ATMs***	Available	Available	Available	Available	Available
ATM Networks***	Available	Available	Available	Available	Available
Debit Card***	Available	Available	Available	Available	Available
Credit Card	Available	Available	Available	Available	Available

* Victoria Mall Member Center will close at 6 PM on Friday, 9/25/15.

** Beginning at 7pm, Friday evening, Member Care will only be able to provide limited information until Tuesday, Sept. 29.

*** Transaction limits apply.



Federally insured by NCUA.



FREE UP YOUR TIME FOR WHAT MATTERS MOST

Your time is worth money. That's why we want to reward you with a chance to win cash each time you use TDECU's convenient and time-saving Online Bill Pay. To enter, register your account for the TDECU Online Bill Pay Sweepstakes at sweepsbillfreeliving.com. Then pay at least one bill using TDECU's Online Bill Pay before June 30, 2015 and you'll automatically be entered for a chance to win big! Every bill you pay after that is another entry. Want more chances to win? Get an additional entry for each person-to-person payment you send using Popmoney and/or activate an eBill for an account and get an additional entry. But don't stop there. Visit the sweepstakes website daily at sweepsbillfreeliving.com for bonus entries and the chance to instantly win a \$100 Walmart gift card. At the end of each month of the promotional period, a grand prize will be awarded with one lucky member being paid back for all their TDECU Online Bill Pay payments made during that month, up to \$3,000. Second runner-ups will receive \$100 and a third place winner will receive a \$100 Walmart gift card. So free up your time today. Login to TDECU Online Banking and start earning your chances to win.

No purchase necessary. Open to individual legal residents of the 50 United States (D.C.) 18 years and older. Employees of Sponsor, HelloWorld, Inc., and participating financial institutions (including PSCU-affiliated credit unions) are not eligible to participate. Business account holders are not eligible unless also consumer account holders. Runs 4/1/15 through 6/30/15. To enter and for Official Rules, including odds, alternate method of entry, and prize descriptions, visit sweepsbillfreeliving.com. Void where prohibited.

TDECU Document Notification

Upon request, a member is entitled to review a copy of the following documents:

Balance sheet and income statement (the non-confidential pages of the latest call report may be provided to meet this requirement), summary of the most recent annual audit, written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof; and Internal Revenue Service Form 990. Request should be made at our Executive Office located at 1001 FM 2004, Lake Jackson, Texas, 77566-4012 or by calling 800.839.1154 x 8401.

THE YOU'VE-NEVER-SEEN-THIS-BEFORE HOME ADVANTAGE PERSONAL LOAN.

UP TO \$25,000 TO GET THINGS DONE.

Whether you're converting that unused bonus space into a media room or putting a new set of shingles on the roof, TDECU's innovative **Home Advantage Personal Loan gives you up to \$25,000** to undertake any home improvement project, or item on your to-do or wish list.

No collateral is required and the loan amount lets you tackle projects without having to tap into your home's equity. Plus, we offer repayment terms up to 84 months. Not only do interest rates start out lower than most average credit cards – as low as 7.24%, **we'll even discount your APR* by up to 1.5%!**

- **0.25% APR discount for auto pay**
- **0.50% APR discount if your mortgage is with TDECU**
- **Up to 0.75% APR discount based on length of homeownership**

Apply today by visiting your nearest TDECU member center or by calling 800.839.1154.

Here is what one of our members shared with us about his Home Advantage Loan experience!

"I needed home repairs and turned to the credit union for help. Any financing I need, I always go to the credit union. They treat me like I'm number one. When I spoke to Chad, he told me about the Home Advantage Loan. He was right when he told me this was just the loan I was looking for. The interest rate is tremendous. I would tell anyone needing financing to go straight to the credit union."

– Robert Perez, TDECU Member since 1969

*APR = Annual Percentage Rate. Lowest standard APR is 6.99% for a 72-month term. Terms of repayment: \$25,000 at 84 monthly payments of \$377.19. Rate is based on approved credit, determined by your credit score. A 0.50% rate increase and a minimum loan of \$10,000 apply to 84-month term. No other discounts may apply. Loan is unsecured and is not a mortgage product. Proof of income and home ownership required. Account must be in good standing. Limit one per household. You should consult your tax advisor for information regarding the deductibility of interest and charges. Offer subject to change/end without notice and at the sole discretion of TDECU. Other restrictions may apply; contact TDECU for full terms/conditions.

Holiday Closing

**Memorial Day
Monday, May 25, 2015**

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

FREE Home Buying Seminar

When: Thursday, June 18

**Where: Lake Jackson
Civic Center**

Topics include credit scores, market updates and the ins and outs of home buying and financing.

Registration: 6 p.m.

Seminar: 6:30 p.m.

Ask the Experts: 8 p.m.

RSVP to: MortgageFSRs@TDECU.org or 800.839.1154 x4614

COMMUNITY CORNER

UH Frontier Fiesta

Frontier Fiesta is the University of Houston's oldest and proudest tradition. We were proud to participate in this festival which celebrates everything that makes the University of Houston important to the Houston community today.



Run for the Rose

Our employees from the Tanglewood Member Center were honored to participate in 13th Annual Run for the Rose on April 12, at NRG Park in Houston. The run benefits the Dr. Marnie Rose Foundation and raises funds for cancer research and initiatives.

SUPPORTING ALL JUST-WATCH-WHAT-I-CAN-DO-ON-MY-OWN KIDS.

Great lemonade is just around the corner! As part of our passion for delivering financial education to youth in the community, we're proud to bring Lemonade Day to the Greater Crossroads Area. **The event is scheduled for Saturday, May 16.** On this day, hundreds of youth are expected to participate in Lemonade Day in seven cities – Bay City, Cuero, Edna, Hallettsville, Port Lavaca, Yoakum and Victoria.

Lemonade Day is a national community-wide educational program that teaches youth the entrepreneurial skills necessary to start, own and operate their own business—a lemonade stand. Just as importantly, they learn valuable life skills such as leadership, collaboration, responsibility, and teamwork. Each youth keeps the money they earn and decides what they will do with it – spend some on something they want, save some, and/or share some with their favorite local charity.

To sign up to participate in Lemonade Day, visit a TDECU Member Center in one of the seven participating cities. Visit **Crossroads.LemonadeDay.org** for more information. Here's looking forward to a great Lemonade Day!

