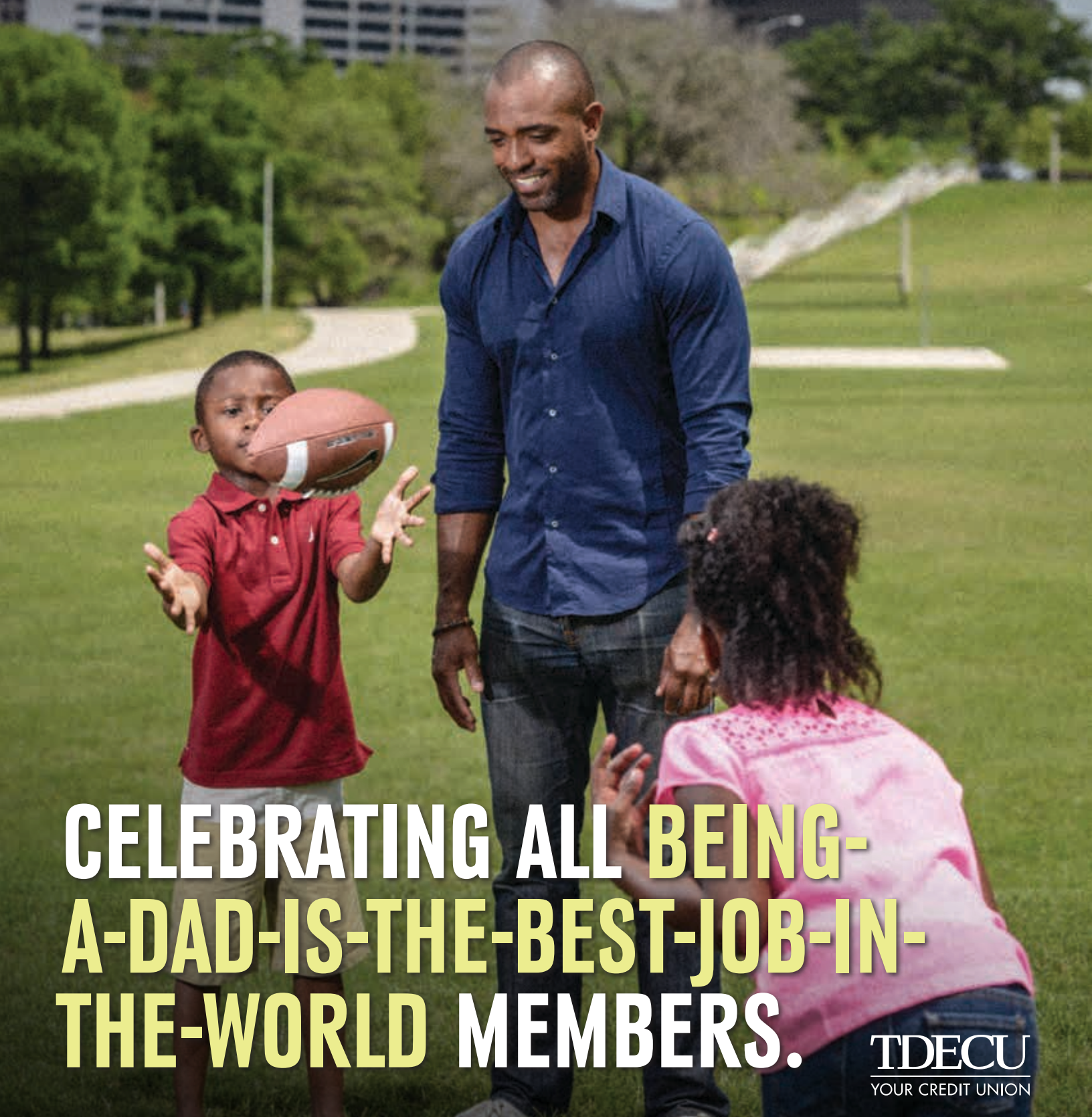


# TDECU CONNECTION

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



## CELEBRATING ALL BEING- A-DAD-IS-THE-BEST-JOB-IN- THE-WORLD MEMBERS.

**TDECU**  
YOUR CREDIT UNION

INSIDE THIS  
EDITION

2

VISA® GIFT  
CARDS

3

REAL ESTATE  
REWARDS

4

UPGRADE TO  
BETTER SERVICE



# 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 our members 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.

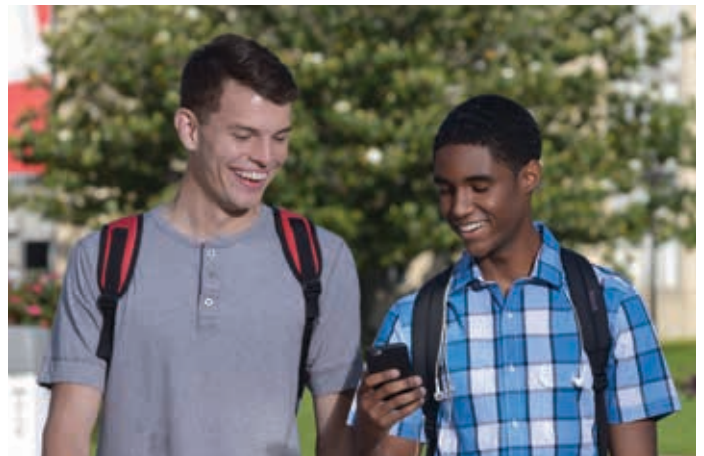
Credit approval required. Certain terms and conditions may apply. Additional loan options available for primary residences, second homes, investment properties and refinances. We require the Truth in Lending, Good Faith Estimate and HUD-1 closing statement from the competitor for comparison purposes 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.

## SUMMER CASH IS AWAITING.

Reward yourself with cool cash for the summer by signing up for the **TDECU Online Bill Pay Sweepstakes** at [sweepsbillfreeliving.com](http://sweepsbillfreeliving.com). Once you're registered, pay at least one bill using TDECU's Online Bill Pay before June 30, 2015, and you'll be entered to win. 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.

But don't stop there. Visit the sweepstakes website daily at [sweepsbillfreeliving.com](http://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 up will receive \$100 and a third place winner will receive a \$100 Walmart gift card.



Don't wait. Claim your chances to win! Log on to TDECU Online Banking and get started today.

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](http://sweepsbillfreeliving.com). Void where prohibited.

## Show Dad Some Appreciation.

This Father's Day show your appreciation for the special man in your life with the perfect gift – a TDECU Visa® Gift Card. Visit any member center to pick one up today.





# OFFERING WE'RE-60-AND-GOING-STRONG LOANS.

TDECU's commitment to improving our members' lives and the communities

we serve dates back to 1955. To celebrate this 60-year milestone, we are offering a \$6,000 personal loan that can be paid off in 60 months. The best news is it's yours to use however you'd like – on a need, or on a luxury. No collateral is required, and you'll enjoy an APR\* as low as 4.99%. Apply quickly and easily by visiting [TDECU.org/60years](http://TDECU.org/60years), calling 800.839.1154 or visiting any of our member centers.

\*APR=Annual Percentage Rate. Lowest standard APR is 4.99% for a 60-month term. Terms of repayment: \$6,000.00 at 60 monthly payments of \$113.22. Credit approval required. To qualify for this offer, you must have a primary personal checking account with a recurring direct deposit in the amount of \$100 or more; or you must establish a recurring direct deposit in the amount of \$100 or more within 60 days of opening a new primary personal checking account. Offer valid through 12/31/15. Rates and terms of this offer may change without notice. Certain terms and conditions apply; see credit union for details.



## DON'T MAKE A MOVE WITHOUT REAL ESTATE REWARDS.

Make buying or selling a home one of your most rewarding decisions yet! Save big when you list or buy with TDECU and register for **Real Estate Rewards**. We've rebated over \$1 million in commissions to members just like you. We guarantee it's a rewards program you won't find available at any other financial institution. *How does it work?* The more TDECU services you use – TDECU Insurance, LLC, TDECU Mortgage, and TDECU Real Estate, LLC – the bigger your rewards.

- **TDECU Real Estate, LLC - Receive a 20% rebate on TDECU Real Estate, LLC commissions.\***
- **TDECU Mortgage - Receive a 50% discount on the origination fee.**
- **TDECU Insurance Agency, LLC - Receive a \$50 gift card when you receive a home and auto insurance quote.**

**To take advantage of your rewards today, call 979.297.4200 or visit [TDECURealEstate.org](http://TDECURealEstate.org).**

\*We will rebate to you at closing up to 20% of our buyer side commission as a credit at closing depending on the type of mortgage loan you choose. Network broker rebates will be paid after closing. TDECU Real Estate, LLC will provide a 20% rebate to you, out of our listing side commission. TDECU Real Estate, LLC, TDECU Insurance Agency, LLC, and Century Oaks Title, LLC are wholly-owned by TDECU Holdings, LLC, which is a wholly-owned subsidiary of Texas Dow Employees Credit Union (TDECU). The TDECU Real Estate, LLC-Real Estate Rewards offer cannot be combined with any other offers from TDECU and its affiliates. Not available for employer-sponsored relocations or other discount programs outside of TDECU. Member must be directly represented by a TDECU Real Estate, LLC agent or agent from our approved agent network and close the real estate transaction in order to receive any of these rewards. Insurance products are not deposits; not NCUA insured; and not guaranteed by TDECU Insurance Agency, LLC or TDECU. Additional restrictions may apply. You are free to shop around to determine if you are receiving the best services and best rate for these services.



### Proudly Supporting Tomorrow's Leaders.

We are proud to announce the award of TDECU College Scholarships totaling \$40,500 to 26 high school students who have demonstrated outstanding academic performance and leadership skills. Since 1996, the TDECU Scholarship Program has awarded annual endowments to student members entering college for the first time. The scholarship goes toward costs associated with attending college, university or trade school.

Congratulations to all of our scholarship recipients. We are honored to support education initiatives in our community and support our future leaders of tomorrow. To view a full list of recipients' names, visit [TDECU.org](http://TDECU.org). And watch our website this fall for the start of the 2016 TDECU Scholarship application process.

**Holiday Closing**  
Independence Day

Friday, July 3, 2015

*FMC Technologies, Downtown Tunnel, and Marathon Member Centers will be closed.*

Saturday, July 4, 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](mailto:MortgageFSRs@TDECU.org) or 800.839.1154 x4614

# COMMUNITY CORNER



## BP MS 150

TDECU employees excitedly participated in the BP MS 150, a two-day fundraising bike ride organized by the National MS Society. The 180-mile journey began in Houston and ended in Austin with great fanfare.



## UH Volunteer Clean-Up Day

TDECU employees volunteered over a weekend to help beautify Houston by participating in the annual University of Houston community cleanup day event. Volunteers painted, cleared brush and celebrated doing good deeds for others in need.



## Power of the Pur\$e

TDECU was proud to serve as the Presenting Sponsor of the Brazosport Health Foundation's 3rd Annual Power of the Pur\$e Luncheon and designer purse auction. The proceeds from the event are designated for Brazosport Health Foundation's \$5 million capital campaign.



## Pasadena Golf Tournament

TDECU was a proud sponsor of the Pasadena Golf Tournament and took the opportunity to share with participants the benefits of having TDECU in their community.

## Highlight Your Good Works.

Keep up with TDECU as we work to improve lives in our community. Follow us on Twitter, Facebook and Instagram. In fact, submit your own photos of your family or organization undertaking work to improve our community and submit them to [socialmedia@TDECU.org](mailto:socialmedia@TDECU.org). You could find your photos featured in a future newsletter or on TDECU's social networks.



# UPGRADE TO BETTER CONVENIENCE AND SERVICE.

Exciting changes are coming your way! We are upgrading our computer systems to offer you greater convenience, better accessibility, more security features and quicker service. The upgrade is all about making sure our members enjoy a seamless experience each time they interact with TDECU – whether it is online or at a member center. One of the many enhancements you can look forward to is a more convenient process when making a deposit or withdrawal. No longer will you have to present an ID for each transaction. Instead, with the new computer system in place, we will scan your driver's license and keep it on file. This way, your proof of identification is stored securely in the system and can be pulled up and verified on the spot. You will no longer have to worry if you forget your ID – your information is always on file – and we can help get you on your way faster. For a look at the other enhancements and improvements as a result of the upgrade, visit [TDECU.org/upgrade](http://TDECU.org/upgrade) over the next few months.

## BE YOU. BE PREPARED.

With June signaling the start of hurricane season in Texas, severe weather and flooding are very real possibilities. It's important to be ready to take action to ensure the safety of your family. To help you prepare for an emergency situation, TDECU is offering free Hurricane Guides at all of its member centers. The guide provides useful information about what you can do before, during and after an emergency. These helpful tips include and expand upon the following: how to develop and practice a family emergency plan; how to prepare your home for an emergency, and how to build an emergency kit. Visit your nearest member center today to pick up your free guide, and get your disaster preparedness planning fully underway.



Federally insured by NCUA.