

800.839.1154 • TDECU.org

TDECU CONNECTION

PROUD TO WELCOME TCCCU MEMBERS
TO THE TDECU FAMILY PG 2

JULY 2016

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



SUMMER FUN IN THE SUN

TDECU
YOUR CREDIT UNION

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EDITION

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5 TELL US YOUR STORY



SUMMER FUN CHECKLIST

Summer is a great time for families to go on exciting adventures and try new things. We've created a checklist of fun, budget-friendly ways to spend your summer. While you are at it, upload some of your summertime photos to our Facebook page with the hashtag [#TDECUSummerChecklist](#).

- | | |
|---|--|
| <input type="checkbox"/> <i>Make lemonade from scratch</i> | <input type="checkbox"/> <i>See a show at your local theater</i> |
| <input type="checkbox"/> <i>Have a picnic in the park</i> | <input type="checkbox"/> <i>Play outside in the rain</i> |
| <input type="checkbox"/> <i>Pick wildflowers</i> | <input type="checkbox"/> <i>Join your local library's summer reading club</i> |
| <input type="checkbox"/> <i>Go camping in your backyard</i> | <input type="checkbox"/> <i>Check your local museum for discounted/free days</i> |
| <input type="checkbox"/> <i>Create a scavenger hunt</i> | <input type="checkbox"/> <i>Have a BBQ cookout with friends & neighbors</i> |
| <input type="checkbox"/> <i>Have a water balloon battle</i> | <input type="checkbox"/> <i>Make a slip and slide in your backyard</i> |

Enjoy your summer break and have lots of fun!



WELCOME TCCCU MEMBERS!

*We are proud to welcome our newest Members to the TDECU family!
Visit our new Member Center locations in the Dallas/Fort Worth area:*

10103 Shoreview Road
Dallas, TX 75238

4312 Town Center Drive
Fort Worth, TX 76115

LOBBY HOURS:

Monday – Thursday 9:00 a.m. – 4:00 p.m.
Friday 9:00 a.m. – 5:00 p.m.

DRIVE-THRU HOURS:

Monday – Thursday 8:00 a.m. – 5:00 p.m.
Friday 8:00 a.m. – 6:00 p.m.
Saturday (Dallas Only) 9:00 a.m. – 12:00 p.m.

Events Calendar

HOLIDAY CLOSING

INDEPENDENCE DAY

Monday, July 4, 2016

All Member Centers will be closed to observe and honor the federal holiday.

LABOR DAY

Monday, September 5, 2016

All Member Centers will be closed to observe and honor the federal holiday.

SAVE THE DATE

TAX FREE WEEKEND

August 5-7, 2016

Get a break from state and local sales taxes on August 5-7 during the annual Texas tax holiday! As in previous years, the law exempts most clothing, footwear, school supplies and backpacks priced under \$100 from sales and use taxes.



SNAP a pic
SEND it to us
AND YOU MIGHT
WIN \$250

Take a picture showing us how you're having fun without spending too much money. It can be a day at the beach, a free concert, or using discount coupons at your favorite theme park. Enter your photo for a chance to win!

HOW TO ENTER:

- 1. Post your photo to Instagram.**
Tag and follow @elementsofmoney (instagram.com/elementsofmoney).
- 2. Email your photo and a caption to:**
feedback@elementsofmoney.com
You must let us know that you are at least 13 years old.

CONTEST OPEN BETWEEN
JULY 15 AND AUGUST 15, 2016.

Powered by
 elements
of money

OUR INNOVATION YOUR MOTIVATION SERIOUS RENOVATION

HOME ADVANTAGE PERSONAL LOAN:

Up to \$35,000 to get things done.
No collateral required.



Tackle home improvements, consolidate debt, cover college expenses – even buy a big ticket item like a car, boat or RV – the choice is yours!

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.

Visit your nearest TDECU Member Center
or call 800.839.1154

*APR = Annual Percentage Rate. Rate is based on approved credit, determined by your credit score. 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.

OUR MEMBERS SAY IT BEST

"It was such a pleasure working with one of your employees. Cheryl Cuellar recently helped me with a mortgage application. It was such a joy to work with someone who, throughout the entire process, showed such professionalism and enthusiasm while genuinely showing a willingness to help me. From our first meeting she was very friendly and completely put me at ease. The entire staff at TDECU Mortgage showed the same level of responsibility. Thank you!"

– Buell S.
Member since 1967

CONGRATULATIONS SCHOLARSHIP WINNERS!

Recipient	High School	Recipient	High School
Cedric Ford	Angleton HS	Jesslyn Buckheit	Brazoswood HS
Erick Guillen	Angleton HS	Tyler Clark	Brazoswood HS
Natalie Tchissambo	Angleton HS	Mathew Collard	Brazoswood HS
Justin Warner	Angleton HS	Geoffrey Allstott	Brazosport Christian
Susan Wren	Angleton HS	Lyric Collins	Columbia HS
Aldo Castro	Brazosport HS	Nickolas Solis	Columbia HS
Samantha Esquirel	Brazosport HS	Brittany Thomas	Hightower HS
Tatyana Green	Brazosport HS	Madison Roberds	Ridge Point HS
Kayela Hawkins	Brazosport HS	Kendyl Vallejo	Foster HS
Myleka King	Brazosport HS	Jase Bill	Louise HS
Morgan Bailey	Brazoswood HS	Lacie Linam	St Joseph HS
Matthew Brammer	Brazoswood HS	Mikayla Roell	Victoria West HS

TDECU
MORTGAGE

FOCUSED ON WHAT'S CLOSE TO HOME.



WE OFFER UP TO 103% FINANCING ON HOME LOANS WITH A \$250 RATE MATCH PLUS PROMISE*

TDECU MORTGAGE – WE MAKE HOME HAPPEN.

Apply Today.

TDECU.org/mortgage | 800.839.1154 x4614

*Credit approval required. Certain terms and conditions may apply. We require a copy of the Loan Estimate and Closing Disclosure 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.



MORE FUN. LESS APR.*

3% Off Rates on Boat & RV Loans

Apply Today.

Go online to TDECU.org, visit any TDECU Member Center or call 800.839.1154

*APR = Annual percentage rate. Credit approval required. Lowest standard APR for a new boat/RV loan is 3.50% for a 72-month term and is based on credit score. Terms of repayment: \$20,000 at 72 monthly payments of \$308.74. Lowest standard APR for a pre-owned boat/RV loan is 4.25% for a 72-month term and is based on credit score. Terms of repayment: \$20,000 at 72 monthly payments of \$315.65. Rates/terms of this offer may change without notice. Contact TDECU for full terms/conditions.



Federally insured by NCUA.

COMMUNITY CORNER



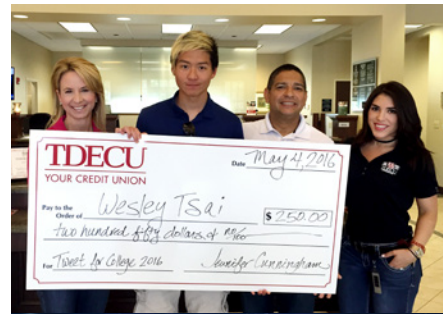
MS150 BIKE TEAM

A team of TDECU employees peddled their bikes for a good cause in the BP MS150 on April 16. The BP MS150 is a two-day fundraising bike ride from Houston to Austin benefiting the National Multiple Sclerosis Society. The 150-mile journey is the largest biking event the MS Society hosts in the country, with 13,000 cyclists, 3,500 volunteers and thousands of spectators. The TDECU team, led by Dupli Samdumu, raised over \$39,000 in support of the National MS Society.



LEMONADE DAY

TDECU helped bring Lemonade Day to the Greater Crossroads region once again this year. On May 21st, hundreds of local youth – including Dora Ramirez – became the region's newest entrepreneurs, selling lemonade to their family and neighbors.



Wesley Tsai was one of hundreds to apply for the **Elements of Money "Tweet for College"** scholarship. His 140-character tweet summarizing how credit unions help students reach their financial goals was chosen as one of their winners. Wesley, pictured with our Cinco Ranch Member Center staff, stopped by to receive his \$250 check. Congratulations Wesley!

TDECU is committed to helping our Members achieve their financial goals during all of life's milestones.

EVERYONE HAS A STORY TO TELL

This is your platform – your chance to tell the world about your TDECU story. In our journey to Improve Lives, we want to hear about your defining Member moment. It could be realizing the dream of homeownership, sending your child off to college, finally feeling confident in your plans for retirement – even taking that dream vacation – we want to hear about that moment where you experienced the TDECU difference.

Visit **TDECU.org** to share, read, like and learn everything your fellow Members have to say about TDECU!

INVESTING DURING VOLATILE MARKETS

Fluctuation in the stock market is natural, specifically in the short term. These changes make volatility inevitable. Periods when prices fall or rise quickly cause spikes in volatility that take time to revert back to the norm. A number of factors drive this volatility, but uncertainty is the primary culprit.

But what drives uncertainty? Everything from emotional responses from investors to differing opinions from experts. Investors sometimes have a tendency to make quick actions based on specific events in the market, causing a contagion-like episode that spreads from one institution to another. The 24-hour news cycle and differing opinions from market experts also complicates matters.

INVESTMENT STRATEGIES FOR VOLATILE MARKETS

Understanding your personal risk tolerance levels are important to help you succeed during volatile times. Remaining disciplined to proven strategies can be effective, but it's important to make sure you are checking your portfolio regularly and making any necessary adjustments. As an investor, you must determine whether a conservative or aggressive investing strategy is right for you. A conservative approach might call for minor portfolio adjustments while still focusing on the long term. On the other hand, an aggressive risk-taking strategy may focus on capitalizing on the highs and lows of volatile markets. Either way, understanding personal risk tolerance is essential.

Investors who want to take advantage of volatile times may consider the following strategies:

- Dollar-cost averaging involves investing small incremental amounts instead of committing all of the capital at once. This may help lessen the risk of investing a large amount in a single investment at the wrong time. Dollar cost averaging involves continuous investment in securities regardless of fluctuation in price levels of such securities. You should consider your ability to continue purchasing through fluctuating price levels. This type of plan does not assure a profit and does not protect against loss in declining markets.
- Portfolio rebalancing is the strategy of buying and selling bits of a portfolio to return each asset class to its original proportion. This method also works if your risk tolerance level has changed and the portfolio needs to adjust similarly. Rebalancing a portfolio may cause you to incur tax liabilities or transaction costs and does not assure a profit or protect against a loss.

WORKING WITH YOUR ADVISOR:

It is important to work with your Financial Advisor, during both your working and retirement years. To get a better understanding of your financial situation and effective strategies for the future, ask your Financial Advisor for a written financial plan.

Call TDECU Wealth Advisors today at 877.635.7028 for your complimentary, no-obligation financial planning consultation.

Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual.

Not NCUA Insured

Not Credit Union Guaranteed

May Lose Value

HEALTHCARE INSURANCE

Will you be turning age 65 soon and becoming eligible for Medicare? This can be an overwhelming time with lots of information coming at you from every angle. TDECU Insurance Agency, LLC is here to help make this process as easy as possible.

Medicare consists of several programs:

- Part A covers hospital stays.
- Part B covers physician fees.
- Part D covers prescription medications.
- Medigap – or Medicare Supplement Insurance – helps pay some of the health care costs that the other parts of Medicare do not cover.

We have put together a team of experts, licensed and certified in Medicare, to help guide you along the way. Our Medicare specialists are here to walk you through the options and help you make the best decision for your unique situation.

Be sure to check out our new private exchange, **TDECU Insurance Exchange/Marketplace** at: <https://tdecuinsurance.myplanlink.com> to view an array of health care plans, Medicare products and supplemental coverage options.

For additional information, check our articles on **TDECUInsurance.org** or call **877.786.9657**.

Insurance products are not deposits, not NCUA insured and not guaranteed by TDECU Insurance Agency, LLC or Texas Dow Employees Credit Union.

