

800.839.1154 • TDECU.org

TDECU CONNECTION

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



FOR TDECU DEBIT & CREDIT CARDS.
[TDECU.ORG/APPLEPAY](https://www.tdecu.org/applepay)

NOVEMBER 2016

TIME FOR GIVING THANKS

TDECU
YOUR CREDIT UNION

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\$3 BILLION IN LOANS

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THANKSGIVING

Every November, families look forward to gathering for the most delicious meal of the year. Aside from the traditional turkey feast, a few other traditions have been started and continued throughout the years.

MACY'S PARADE

Every Thanksgiving morning, families gather around the television to watch the Annual Macy's Thanksgiving Day Parade live from New York City. With marching bands, floats, Broadway musicals and giant balloons, it's easy to get in the holiday spirit.

WISHBONE

Breaking the turkey's wishbone has become a fun tradition for everyone to enjoy! Once you remove the wishbone, let it dry and become brittle. Have two people grab an end of the bone, pull apart and make a wish. Whoever gets the larger portion of the bone will have their wish come true!

TURKEY PARDON

Each year, the President of the United States receives a gift of a live turkey. During a ceremony at the White House, the President pardons the National Thanksgiving Turkey, allowing it to live out the rest of its life on a farm. George H.W. Bush started this official tradition in 1989, and it has continued ever since.

We hope you have a happy, turkey-filled Thanksgiving!

COMMUNITY CORNER



NATIONAL DAY OF SERVICE AT HOUSTON FOOD BANK

TDECU volunteers were on-site to help the Houston Food Bank during the National Day of Service. The group consisted of 25 volunteers who helped sort donations, inspect items, and pack meals for deserving families. Over the course of one day, the Houston Food Bank packed and provided 19,620 meals. To learn more about the Houston Food Bank and how you can volunteer, visit houstonfoodbank.org/volunteer.



SUSAN G. KOMEN RUN FOR THE CURE

October was National Breast Cancer Awareness Month and TDECU was proud to sponsor a team of runners to help raise funds and awareness. The team of more than 20 TDECU employees participated in the Susan G. Komen 5k Run through Houston. Funds raised during the event are used to support local community based education, screening and treatment programs. Visit komen-houston.org to learn more.

SAVE **10¢**
PER GALLON



Members have saved over

\$1 MILLION

on Buc-ee's gas purchased with their TDECU credit cards. (through August 2016)

* Offer is available until further notice and is not valid with other discounts. Other restrictions may apply.

THE CONVENIENCE OF ONLINE BILL PAY

Pay bills in one secure location from your desktop or mobile device | Save money and avoid late fees by scheduling payments in advance | Access PopMoney for person-to-person payments | Save paper and help the environment | And more!

Discover More! TDECU.org/BillPay

EVENTS CALENDAR

HOLIDAY CLOSINGS

VETERANS DAY

Friday, November 11, 2016

All Member Centers will be closed to observe and honor the federal holiday, with the exception of our Gears, Marathon and UH locations.

THANKSGIVING

Thursday, November 24, 2016

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

DAY AFTER THANKSGIVING

Friday, November 25, 2016

Gears, Seadrift, Tunnel, Marathon and UH Centers will be closed. All other Member Centers will be open regular business hours.

BECAUSE OF YOU...

\$3 BILLION

BECAUSE WE'RE YOUR CREDIT UNION...
3 WAYS TO SAVE

We're celebrating reaching this huge milestone and couldn't have done it without you. Standing strong in the community by helping friends and neighbors since 1955, we have built a legacy and look forward to continuing to serve you for another 60 years. We appreciate you and thank you for choosing TDECU.

TDECU DOCUMENT NOTIFICATION

Upon request, Members are 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.

Requests should be directed to our Executive Office located at 1001 FM 2004, Lake Jackson, Texas, 77566-4012 or by calling 800.839.1154 x8401.

\$3000 OFF

CLOSING COSTS ON HOME LOANS*

Must Apply Online

at TDECU.org/Mortgage

.30% APY BONUS

1.50% APY¹ ON 36-MONTH CDs*

3% OFF

APPROVED PERSONAL LOAN RATES*

OUR MEMBERS SAY IT BEST

"My TDECU membership began when I was the ripe age of two weeks old. Fast forward 50 years, now all my family members have accounts. TDECU is OUR credit union. They have excellent Member care, and they genuinely go above and beyond to help you."

– Melissa W.
Member since 1966



Federally insured by NCUA. *Restrictions apply. See credit union for details. ¹APY = Annual Percentage Yield. CD = Certificate of Deposit. APY, terms, and conditions are accurate as of September 1, 2016, and are subject to change without notice. A \$1,000 minimum deposit is required to earn advertised APY. Valid on new money or renewing CDs only. Offer excludes Jumbo CDs. Maximum CD amount is \$500,000. Other restrictions may apply. A penalty may be imposed for CD withdrawals made before maturity. Refer to TDECU's Account Information and Truth in Savings brochures for additional terms and conditions. Offer valid September 26, 2016 – November 30, 2016.





TDECU

WEALTH ADVISORS

RETIREMENT INCOME STRATEGIES

Retirement should be a time to kick back and relax rather than worrying how you will make ends meet. TDECU Wealth Advisors has some helpful tips and information to seek to help make your money last for your lifetime.

SOURCES OF INCOME

Social Security and pensions are quickly becoming a form of retirement income that many workers feel they can no longer depend on. It's important to become informed about alternate sources of income including your personal savings and investment accounts. This is perhaps the only piece many future retirees will depend on. Investment accounts, real estate, bonds, CDs, dividends, high-interest savings accounts and anything else that potentially appreciates can provide income well into your retirement years.

You can additionally live on income from part-time retirement jobs, rental income on owned real estate, royalties from past work, laddered CDs, stock dividends and more.

STRATEGIES

A well-known strategy used when planning for retirement is 'The 4 Percent Rule.' This concept was established to help retirees have a steady stream of money each month, while maintaining their account balances. This 4% was considered a conservative rate to potentially maintain sustainable account balances. No strategy assures success or protects against loss. Please seek guidance on your specific situation.

For guaranteed, regular income throughout your retirement, you could also consider purchasing an annuity. Fixed annuities are long-term investment vehicles designed for retirement purposes that include an insurance component. Guarantees are based on the claims paying ability of the issuing company.

It's never too early to start planning for retirement. 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. TDECU and TDECU Wealth Advisors are not registered broker/dealers and are not affiliated with LPL Financial. All investing involves risk, including possible loss of principle.

Not NCUA Insured

Not Credit Union Guaranteed

May Lose Value



TDECU

INSURANCE AGENCY, LLC

SWITCHING YOUR INSURANCE PLAN TO MEET YOUR NEEDS

SOME QUESTIONS TO THINK ABOUT...

- Do you understand all of your Medicare options?
- Would you like personal assistance when making your choices?
- Did you know you may be able to save money by switching to a different Medicare Part D prescription drug plan?

SOME THINGS TO CONSIDER...

Each year Medicare Part D plans can make changes.

These may include premiums, covered medications, preferred pharmacies and pricing for generic medications.

You may be able to lower premiums. Nearly 50% of enrollees who switched plans paid at least 5% less in premium costs the following year, compared to only 8% of those who didn't switch plans.

Your pharmacy may not be in the network. You will pay higher prices if prescriptions aren't filled at preferred pharmacies. It's very important to make sure your pharmacy is designated as a preferred retail cost sharing pharmacy.

For answers to your questions or to secure a quote, call one of our licensed insurance representatives at **877.786.9657** or complete our online request form at **TDECUInsurance.org**.

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



MAKING AN EDUCATED LOAN DECISION

As a parent, you want your child to have access to the best college education possible but don't want them to be saddled with loads of debt upon graduation. When you have exhausted all other sources of financial aid such as scholarships, grants, and federal loans, **TDECU can help!**

TDECU's Student Choice program provides the resources necessary to help fill those financial gaps, to ensure the focus remains on higher education. Offering lower rates, flexible repayment terms and education support, TDECU is committed to helping your student make smart financial decisions now and in the future.

TDECU also offers solutions for graduates. Our Student Loan Consolidation program is designed to combine multiple student loans into one easy to manage payment, providing recent grads with a roadmap to affordably and responsibly pay down debt.

To learn more, please visit **TDECU.studentchoice.org** today!