

800.839.1154 • TDECU.org

# TDECU CONNECTION

EARN TOTAL FREEDOM  
WITH ONE LOAN PG 3

JANUARY 2017

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

# HAPPY NEW YEAR!

**TDECU**  
YOUR CREDIT UNION

INSIDE THIS  
EDITION

**3** MAKE HOME HAPPEN  
IN THE NEW YEAR

**4** TDECU SCHOLARSHIP  
PROGRAM

**5** 2017 ANNUAL  
MEETING

# REVISE YOUR RESOLUTIONS

Many of us start the new year with grandiose resolutions, such as eating right, taking better care of our personal health or making more time for physical fitness. Despite our good intentions, even the best resolutions can lapse over the course of time. This year, consider committing to a few smaller 'everyday' resolutions that can benefit both you and those you care about.

## BECOME MORE ORGANIZED

Are you spending too much time stepping over the clutter? Life becomes more enjoyable when you eliminate the stress of managing unused or outgrown items found in your home. Pick a room or closet to sort through, and set daily goals for yourself. Stick to a cleaning routine — even 15 minutes a day can work wonders. Once you have decided on the items you no longer need or use, find a local organization to which you can make your charitable donation.

## BE MORE PRESENT

Between video games, TV and social media, we are constantly inundated with digital distractions. Being more present in the moment away from 'screen time' allows our spouses, children and friends to directly connect with us. Our loved ones need not just our physical presence, but the ability to feel like they are being heard. A simple one-on-one conversation can improve communication, lift our moods and open our hearts.

## IMPROVE YOUR SLEEP

Start making those snoozes count. Experts recommend an average of 8 hours of sleep per night, but it's important to find the right number for you. Some folks run fine on 7 hours of sleep or less, others feel more rested and productive with 9 hours. Set a routine at or just before bedtime to help get yourself prepared for a good night's rest. Keeping a consistent sleep schedule — even on the weekends — will also enable you to fall asleep faster.

All of us at TDECU — Your Credit Union wish you  
a Prosperous and Happy New Year!

## OUR MEMBERS SAY IT BEST

*"Everyone was so nice at the Pearland branch and opening up an account was easy and simple. We were so pleased with our new banking institute that as of today, we have multiple accounts and referred our two sons to open accounts. TDECU banking has simplified our life through a rewarding financial experience! Thank you TDECU for being a part of our family!"*

— Janice K.  
Member since 2014



**PICTURE THIS:  
MOBILE CHECK  
DEPOSIT IN A SNAP**

*Discover More!*  
TDECU.org/Mobile-Deposit



# MAKING HOME HAPPEN IN THE NEW YEAR.

Get a Home Loan with TDECU Mortgage and Receive:

- Up to 103% Financing\*
- \$250 Rate Match Promise\*

*Apply Today.*

TDECU.org/Mortgage | 800.839.1154 x4614

**TDECU**  
MORTGAGE



\*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.

# ONE LOAN. TOTAL FREEDOM.

Consolidate debt and lower your monthly payment today!

## THE TDECU FREEDOM LOAN:

IF YOUR AGGREGATED DEBT IS	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
YOUR NEW MONTHLY PAYMENT COULD BE	\$101	\$202	\$303	\$404	\$504

Rates as low as 3.74% APR\* | Flexible Terms | No Collateral Required

**Apply Today!**

Visit your nearest Member Center, or call Member Care at 800.839.1154.

Chart assumes 60-month term at 7.74% APR. Actual payment amount is based on first payment date being scheduled at 30 days after funding date. \*APR = Annual Percentage Rate. Rate includes 0.25% reduction for automatic payment from a TDECU savings or checking account. APR is based on creditworthiness and is subject to change without notice. Other rates and terms are available. Credit is subject to approval. Offer ends March 31, 2017.



# EVENTS CALENDAR

## HOLIDAY CLOSING

### MARTIN LUTHER KING, JR. DAY

Monday, January 16, 2017

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

## SAVE THE DATE

### ANNUAL MEETING

Thursday, March 30, 2017

Registration Begins: 6:00p.m.

Meeting Begins: 7:00p.m.

Door Prizes and Refreshments to Follow



## YOUR RETIREMENT BEGINS IN 15 MINUTES

In as little as 15 minutes, we'll provide you with a comprehensive Retirement Score to help you gain insight into your portfolio risk and retirement income.

**Call to Schedule Your 15 Minute Review.  
Get Your Retirement Score Today.**

877.635.7028 | [TDECU.org/Retirement15](http://TDECU.org/Retirement15)

**TDECU**  
WEALTH ADVISORS

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Not NCUA Insured

Not Credit Union Guaranteed

May Lose Value

# MAXIMIZE YOUR REFUND

TDECU has teamed up with TurboTax® to ensure you get your maximum refund, savings of up to \$15 on TurboTax federal products, and a chance to win \$25,000! Just try TurboTax Online for FREE (and provide your email address) by February 16th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.\*

Visit [TDECU.org/TurboTax](http://TDECU.org/TurboTax) to get started today!

intuit.  
**TurboTax** ✓

\*Restrictions apply. See credit union for complete details.

## TDECU SCHOLARSHIP PROGRAM

Each year TDECU awards scholarships to our most promising student Members who have chosen to continue down the path of higher education. Created by the credit union's Board of Directors 17 years ago, this scholarship program is designed to help deserving TDECU Members entering college for the first time pay for the cost of attending a college, university, or trade school. The scholarship awards are based on need, academic performance and leadership skills.

**Scholarship Application deadline is Friday, February 24, 2017.**

**The \$1,500 scholarships awarded are paid in two increments:**

- \$750 for the Fall Semester
- \$750 for the Spring Semester

**Please make sure your application includes the following:**

- State of Texas Academic Achievement Record (Accredited)
- Permanent Record Card for 9th through 12th Grade
- Single page containing typed responses to all essay questions.

Applications are available for download at [TDECU.org](http://TDECU.org). Please send your application along with the above documentation requested to: [Scholarships@TDECU.org](mailto:Scholarships@TDECU.org). Should you have any questions, please email: [Scholarships@TDECU.org](mailto:Scholarships@TDECU.org).

# JOIN US FOR OUR 2017 ANNUAL MEETING

*We cordially invite you to attend this year's Annual Meeting being held on **Thursday, March 30 at 7:00p.m.***

We will be hosting our 2017 Annual Meeting at several locations throughout the communities we serve. The event will be broadcast live from Lake Jackson, so save the date and plan to join us at the location most convenient for you. TDECU team members will be on hand to welcome you. Our always popular door prizes, giveaways and refreshments will be available for all to enjoy. We have a lot to celebrate, so we hope you will plan to attend.

**Keep an eye out for additional event details and make plans to join us and your fellow TDECU family on March 30!**

## MEETING LOCATIONS:

### VICTORIA

Victoria Community  
Center Dome  
2905 E. North Street  
Victoria, TX 77901

### LAKE JACKSON

Dow Academic Center  
at Brazosport College  
500 College Drive  
Lake Jackson, TX 77566

### HOUSTON

TDECU Stadium Club Area  
3847 Holman Street  
Houston, TX 77004

### DALLAS/FORT WORTH

Location To Be Determined

## SCHEDULE:

**Registration Begins:** 6:00p.m.

**Meeting Begins:** 7:00p.m.

Door Prizes and Refreshments  
to Follow.

*See you there!*

**TDECU**  
YOUR CREDIT UNION

## COMMUNITY CORNER



### VICTORIA YMCA CORPORATE CUP

A group of TDECU Employees recently came together to compete in the YMCA Corporate Cup. The event focuses on employee wellness, team building and fitness, while encouraging participants to become a YMCA volunteer. Twenty businesses in the Crossroads region competed in various events including obstacle courses, bowling, tug-o'-war and relay races. The TDECU Loan Rangers competed in 14 different events and placed 3rd overall. Great job to our Loan Rangers and thank you for supporting the Victoria YMCA.

## ORGANIZING YOUR FINANCES FOR THE FUTURE

The first step in organizing for the future is to establish your financial goals. The next step is planning how to get there by repurposing your wealth for the future. You should ask yourself these questions:

1. How much do I want to leave behind and to whom?
2. How quickly should this wealth be allocated to the future generation?
3. How much flexibility do I want when handing down my wealth?

The best place to start is by identifying your assets and defining them as either “core” or “excess” capital. Core capital is the amount of resources you will likely spend on yourself for the remainder of your life. Excess capital is the amount that remains once you have accounted for your core capital – in other words, the assets you can afford to pass on to the next generation. If planning for several generations, also consider how much you want to save for each generation, since the wealth allocated for your children may be invested differently than that of your grandchildren (as they will likely need it further in the future).

Answering these key questions can set you up for a successful multi-generational wealth plan and create a smoother transition of wealth to the next generation.

**Get started today! Call TDECU Wealth Advisors at 877.635.7028 to schedule your complimentary, no obligation financial planning consultation.**

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Not NCUA Insured

Not Credit Union Guaranteed

May Lose Value

## HEALTH INSURANCE OPEN ENROLLMENT ENDS SOON

The current Open Enrollment Period for the Affordable Care Act health insurance will end on **January 31, 2017**, for individuals who do not already have qualifying coverage, such as an employer-sponsored health plan. Subsidies are available in the form of premium tax credits for those who qualify. It is important to remember if you do not have health insurance and do not meet the allowed exemptions, you will face a tax penalty that increases each year.

***For 2017, the penalty is 2.5% of household income or \$695 per adult and \$347.50 per child, whichever is greater.***

TDECU Insurance Agency, LLC, has its own Insurance Exchange/Marketplace, an easy-to-use online platform which gives you access to nationally-recognized carriers. When you shop for a 2017 Health Insurance Plan, you will have the opportunity to enter your personal information to determine if you are eligible for reduced premiums. Not only can you review plans and purchase health insurance, you can do the same if you need dental and vision plans, too.

Visit [TDECUInsurance.myplanlink.com](http://TDECUInsurance.myplanlink.com) to review the available plans in your area to meet the **January 31** deadline.

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



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