

800.839.1154 • TDECU.org

TDECU CONNECTION

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

**TDECU SCHOLARSHIP APPLICATIONS
DUE FEBRUARY 24, 2017!**

Submit to: Scholarships@TDECU.org

FEBRUARY 2017



HAPPY
*Valentine's
Day*

TDECU
YOUR CREDIT UNION

INSIDE THIS
EDITION

2 TWEET FOR COLLEGE
SCHOLARSHIP CONTEST

3 2017 TDECU
ANNUAL MEETING

4 SIMPLIFY 2017
WITH E-NOTICES

LOVE IS IN THE AIR

With candy and hearts all around, everyone's mind is focused on finding the right way to say "I love you." If you get tired of the same Valentine's Day routine of chocolates and flowers, try something a bit different to mix it up.

STAY IN INSTEAD OF GOING OUT

If you're looking to save money, stay home and make dinner with your loved one. Dress up, set the table and enjoy your time together without the hustle and bustle of a restaurant. If you're celebrating with kids, have a family dinner together then save dessert for after the kids go to bed.

MAKE THEM FEEL LOVED

Everyone loves to randomly find a special message. Write some sweet messages and hide them around the house for your sweetheart to find throughout the day. It will put a smile on their face and remind them of how much they are loved.

EXPERIENCE SOMETHING NEW TOGETHER

Adventure out and do something you've never done before. Take a dance lesson, cooking class, or go on a hike together. Do something new together that will leave a memory that will last for a lifetime. You may even find a new hobby you can enjoy together!

Happy Valentine's Day from all of us at TDECU — Your Credit Union!

COMMUNITY CORNER



SOCK DRIVE HELPS TO SPREAD HOLIDAY CHEER

The Edna Member Center hosted a sock drive to benefit the residents of South Brooke Manor Nursing Home. The goal was to provide the 110 residents with a pair of socks along with hot chocolate, snacks and candy. Because of the efforts of our Members and Employees, we were able to surpass our goal and collect 150 pairs of socks.



TDECU LOVES OUR MEMBERS

We value our Members and were excited to share some delicious holiday treats at our Member Centers recently. Hot cocoa, apple cider and cookies were served as a sign of our appreciation. Our Heights Member Center (pictured above) even made a festive photo frame and encouraged everyone to take a fun holiday photo!

8th Annual Tweet for College Scholarship Contest

Featuring \$2,000 in scholarships!



Tell us in 140 characters or less:

Lights, camera, credit union!
What's the name of YOUR money-themed TV show?

Visit TDECU.org/t4c for more information.

GROWING STRONG FINANCIAL FUTURES.

We are honored to once again be a part of the Houston Livestock Show and Rodeo™ as sponsor of Fun on the Farm.

Visit us at:
TDECU FUN ON THE FARM
MARCH 7 - 26, 2017



In partnership with
RODEOHOUSTON® | RodeoHouston.com

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Not NCUA Insured | Not Credit Union Guaranteed | May Lose Value

EVENTS CALENDAR

HOLIDAY CLOSINGS

PRESIDENTS' DAY

Monday, February 20, 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: 6:00 p.m.

Meeting Begins: 7:00 p.m.

Door Prizes and Refreshments to Follow

Mortgage Myth:

I NEED 20% DOWN TO PURCHASE A HOME...

NOT AT TDECU!

Enjoy up to 103% Financing and our \$250 Rate Match Promise*.

**APPLY
ONLINE
TODAY!**

Schedule an online appointment for a Complimentary Home Buying Consultation and receive a FREE Home Buying Road Map.

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.

YOU ARE CORDIALLY INVITED TO ATTEND OUR 2017 ANNUAL MEETING

Thursday, March 30 at 7:00 p.m.

This year's event will be hosted at several locations throughout the communities we serve, and 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.

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

Knights of Columbus
3021 South Hampton Dr.
Dallas, TX 75224

Registration Begins: 6:00 p.m.

Meeting Begins: 7:00 p.m.

Door Prizes and Refreshments to Follow

See you there!

OUR MEMBERS SAY IT BEST

"After patiently listening to my dilemma, the loan officer was able to process and approve a loan that fit my budget. TDECU was there in my time of need. Thank you TDECU!"

— Irene T.

Member since 1997

PLANNING FOR COLLEGE EXPENSES

When asked about planning for college, a majority of students stated that expenses were their number one concern. If you are preparing for college, there are a number of options to help finance your future.

GRANTS

Grants are a great way to pay for tuition since they do not need to be paid back. Make sure to apply early to help increase your chances of winning. Among the various grants you could receive are:

Federal Pell Grant — awarded based on your level of financial need, status as a full or part-time student and the cost of your school's attendance.

Federal Supplemental Educational Opportunity Grant (FSEOG) — awarded after filling out a FAFSA and may receive a grant of between \$100 and \$4,000 per year.

TEACH Grant — for students who intend to become teachers.

SCHOLARSHIPS

Scholarships can be awarded for a number of different reasons including high school academics, athletics, special interests and future areas of study. Research your options and apply early. Both fastweb.com and collegeboard.org are useful scholarship resources.

In addition to grants and scholarships, a number of different loan products are also available. Call **TDECU Wealth Advisors** today at **877.635.7028** for your complimentary, no-obligation financial planning consultation.

Securities and Financial Planning offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

Not NCUA Insured Not Credit Union Guaranteed May Lose Value

NEW YEAR'S RESOLUTIONS

There is no better time than the start of a new year to re-evaluate your insurance coverage.

Take a few minutes to inventory your personal possessions. In case you ever have to file a home insurance claim, having an updated list of all of your possessions in your home can save you a lot of time. Also consider making a video to document your possessions. Keep the video in a secure place such as your safe deposit box.

Use your resolution to do a life insurance check. The TDECU Insurance Agency team suggests you have some personal coverage, aside from your employer-offered insurance, to avoid being uninsured should you stop working, change jobs, or move to a job that does not offer life insurance.

TDECU Insurance Agency, LLC is here to help you with all of your coverage options. A member of our team will be happy to review your coverage and compare quotes to help save you money.

For additional information, visit us at **TDECUInsurance.org** or call **888.833.7358**.

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

SIMPLIFYING 2017 WITH E-NOTICES

TDECU is happy to announce that starting in January 2017, we can now send electronic notices to our Members currently signed up for e-Statements/e-Documents.

Similar to e-Statements, when an account notice is generated, you will receive an e-mail with a link to view your notice. Electronic notices include CD maturity notices, courtesy pay transaction notices and tax forms. And if you have a mortgage loan, your electronic 1098 form will be ready to view, print or save with your other electronic records!

Enroll Today!

Visit TDECU.org, log in to your account and select e-Documents under Services. You can also enroll by calling Member Care at 800.839.1154.

