

800.839.1154 • TDECU.org

TDECU CONNECTION

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

IT'S HURRICANE SEASON.
Be prepared. PG 4

JUNE 2017

HAPPY
*Graduation
Day*

CLASS OF 2017

TDECU
YOUR CREDIT UNION

INSIDE THIS
EDITION

2 GIVING YOU MOTIVATION
FOR YOUR RENOVATION

3 PROTECT YOURSELF WITH
VISA PURCHASE ALERTS

4 AFFORDABLE OPTIONS
FOR STUDENT LOANS

SCHOOL'S OUT FOR SUMMER!

With school coming to an end and summer on the way, activities to keep your kids entertained and engaged are top of mind. After all, while kids get the summer off, most parents don't. Luckily, there are plenty of fun-filled summer activities to keep them having a blast while you are at work.

ENROLL THEM IN SUMMER CAMP

Summer camp is an easy way to keep your kids entertained during the summer months. They get a chance to be involved in fun activities and even meet some new friends. Whether it's a daily camp, or an away camp, your kids will be busy all summer!

SUMMER SPORTS LEAGUE

If your child has a favorite sport, check to see if there is a local summer sports team to join. It keeps them active, but also gives them an opportunity to have fun and practice their favorite sport. Or, if your child has a sport they would like to try, this is an easy way to test things out!

FIND A LOCAL BABYSITTER

A great way to keep your kids entertained all summer is to hire a local babysitter and with many high school and college students also on summer break, you'll have plenty of available sitters in need of summer jobs. Plus, if you have younger kids, it might be a comfort to know they are home rather than out all day.

HAVE A SAFE AND ENJOYABLE SUMMER!

WE'RE LOOKING OUT FOR YOU: CARD FRAUD PREVENTION TIPS

While the possibility of debit and credit card fraud is low, we recognize the frustration it could cause, and have some tips on how to help protect your accounts:

1. Contact us immediately to report a missing card.
2. Never write your Personal Identification Number (PIN) on your card or carry the written PIN.
3. Do not give account numbers over the phone unless you've called the company and know them to be reputable.
4. Carry cards separately from your wallet.
5. Keep your card in sight during transactions.
6. Never sign a blank receipt, and draw a line through blank spaces above the total.
7. Open bills promptly, check them online often and reconcile with purchases.
8. Report questionable charges.
9. Notify the card issuer of address changes or upcoming travel.
10. Don't write account numbers on the outside of an envelope.
11. Visit [TDECU.org/Visa-Purchase-Alerts](https://www.tdecu.org/visa-purchase-alerts) (debit) to enroll in card protection alert services.
12. Visit [TDECU.org/Mastercard-SecureCode](https://www.tdecu.org/mastercard-securecode) (credit) to enroll in SecureCode, which adds extra protection by requiring a secure PIN to make transactions.
13. Periodically check your credit report.

For more information, please visit [TDECU.org/Card-Fraud-FAQ](https://www.tdecu.org/Card-Fraud-FAQ).



GIVING YOU MOTIVATION FOR YOUR RENOVATION

with a Home Advantage Personal Loan for up to \$35,000.

NO COLLATERAL REQUIRED.

For more information or to apply, visit [TDECU.org/Home-Advantage-Loan](https://www.tdecu.org/Home-Advantage-Loan), drop by your nearest Member Center, or call 800.839.1154.

Credit approval required. Offer subject to change/end without notice and at the discretion of TDECU. See TDECU for full terms/conditions.

COMMUNITY CORNER



GULF COAST BLOOD DRIVE RECAP

The Gulf Coast Regional Blood Center Donor Coach was on site April 24th at the TDECU Lake Jackson Member Center. TDECU Employees and the Community were encouraged to Commit for Life, resulting in 20 donations during the 5-hour event.

EVENTS CALENDAR

HOLIDAY CLOSINGS

INDEPENDENCE DAY

Tuesday, July 4, 2017

All Member Centers will be closed in observance of the federal holiday.

SAVE THE DATE

1ST ANNUAL TDECU GOLF TOURNAMENT

Friday, October 13, 2017

Tee off with TDECU for our first annual golf tournament benefiting the MBA Opens DoorsSM Foundation.

Visit TDECU.org or email TeeOff@TDECU.org for more information on how to register.



**KEEP TABS ON
YOUR ACCOUNT
ANYTIME, ANYWHERE.**

Receive real-time alerts to protect your debit card transactions!
Enroll at TDECU.org/Visa-Purchase-Alerts

TDECU BOARD OFFICER ELECTION POSITION RESULTS

Following the 2017 Annual Meeting, and as outlined in TDECU's Board Policy, the Board of Directors elected the following individuals to Board Officer positions:

- Dick Smith – Chairman
- Dan Buche – Vice Chairman
- Roland Hendricks – Treasurer
- George Hornback, Jr. – Secretary

THE NEXT BOARD OFFICER ELECTION
WILL TAKE PLACE IN 2018.

OUR MEMBERS SAY IT BEST

"I have been trying to get my credit fixed for years and thanks to TDECU, I have been able to get the things I need for my home and family that no one else has done. I just want to thank your team members for the great job they do every day!"

– Mordello M.
Member since 2001



NOW IS THE TIME TO MAKE HOME HAPPEN.

We make it easy and affordable with:

- » **Competitive Loan Rates***
- » **Up to 100% Financing***
- » **Plus, Our \$250 Rate Match Promise***

Why wait to achieve your dream of homeownership?

TDECU Mortgage can make it happen!

Apply Today!

TDECU.org/Mortgage

877.774.2657

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.

SECURITY FOR THOSE WHO COUNT ON YOU

As your family grows, it's important to evaluate your insurance needs. With a newborn, risk management may be the last thing on your mind, but it is important to take care of sooner rather than later. Insurance is necessary to provide for your family if your income is lost, and life insurance policies should be carefully considered, even if your spouse stays at home to care for your child.

You can calculate how much life insurance you need based on your salary and lifestyle. Your plan should cover several years of your salary and any current debt you have, plus extra to pay for things such as your children's education, or if necessary, your burial costs.

You will have the option to choose between term life insurance and whole life insurance. Term life insurance is more affordable and provides a death benefit if the policy holder dies within the term period. Whole life insurance is a bit more costly, but acts as more of an investment, allowing you to receive your money back if you live beyond the coverage period.

A TDECUCU Wealth Advisor can help you decide on an appropriate fit for you and your family. To schedule your complimentary, no obligation insurance planning consultation, call **877.635.7028** or visit **TDECUCU.org/Investing-and-Planning**.

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

Not NCUA Insured	Not Credit Union Guaranteed	May Lose Value
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HURRICANE SEASON IS HERE... BE PREPARED

Hurricane season has arrived, and TDECUCU Insurance Agency, LLC is here to help you prepare. We want to help reduce your financial impact should a storm come your way.

Below are a few important tips on how to be prepared for a hurricane:

- Contact your insurance agent to confirm you have an adequate amount of windstorm and flood insurance coverage.
- Re-stock disaster supplies including non-perishable food, battery-powered radio, flashlights, extra batteries, bottled water, first-aid kit, etc.
- Keep important documents in a waterproof container.
- Protect your home by securing outside window coverings, installing hurricane clips, removing dead branches from trees, and removing or securing outdoor items.
- Develop a family emergency communication plan, including your evacuation plan, and ensure designated routes haven't changed.
- Have enough of all medications available for you, your family or your pet.

There is a 30-day waiting period before a new flood policy takes effect, so it's important to get prepared ahead of time. Preparation will save valuable time and will help you avoid the frustration of crowded supply stores and heavily congested evacuation routes.

Don't wait until it's too late – contact TDECUCU Insurance Agency, LLC today at **888.833.7358** or **Insurance@TDECUCUInsurance.org** for a review of your policies, along with comparison quotes.

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

TDECUCU MAKES HIGHER EDUCATION AFFORDABLE

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, **TDECUCU can help!**

TDECUCU'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, TDECUCU is committed to helping your student make smart financial decisions now and in the future.

TDECUCU 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 TDECUCU.StudentChoice.org today!

* Credit approval required.