

800.839.1154 • TDECU.org

TDECU CONNECTION

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

HOW MUCH SHOULD YOU BE
SAVING FOR RETIREMENT? PG 4

SEPTEMBER 2017



KICKOFF TO FALL

TDECU
YOUR CREDIT UNION

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EDITION

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HOME SWEET HOME

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OUR BUSINESS

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FOR LONG-TERM GOALS

AUTUMN ADVENTURES

With the prospect of cooler Texas temps, fall is a great time to get outside and enjoy your free time. Here are some tips to take advantage of this amazing time of year:

FOOTBALL FAN FRENZY

Are you ready for some football? If you're headed out to tailgate and cheer on your favorite team, check your weather app first. Fall temperatures are notorious for wild changes in a single day – or even an hour – so it's important to plan ahead. Whether it's bringing lots of sunscreen and water, to packing a poncho and umbrella, keep your forecast handy. After all, nothing says fall fun like cheering for your favorite team in comfort.

Keep an eye on your forecast by downloading apps from your favorite local news station, The Weather Channel or Weatherbug.

FALL FASHION

Keeping warm or cool during the changing of seasons can be a challenge – even in Texas! Be prepared by keeping a light jacket or sweater in your car, work bag or weekend tote. You might even include an alternate pair of shoes and a hat – just in case. This will ensure you have the items on hand for a layered look as needed.

Pinterest is a great place to get ideas on seasonal clothing trends, as well as how to organize your layered look for work, home and around town.

OPEN ROAD ADVENTURES

Fall can be a wonderful time for 'off-peak season' hotel deals, and a great time to wind your way through the Texas countryside. Online deals abound and weekend specials are aplenty for getaways in the Hill Country or along our beautiful Gulf Coast. Even a short 'staycation' with family can do wonders to beat the stress of a crazy fall schedule.

Check out the Travel Texas app, or visit traveltexas.com for the top 40 destinations in Texas.

HAVE AN ENJOYABLE AUTUMN!



Carrie, Lisa & Doris
Members since 2016

THANKS TO TDECU, WE'RE HOME SWEET HOME!

Our dream of owning a home together was realized because of the caring team at TDECU Mortgage.

- Lisa T.
Member since 2016

**\$500 OFF CLOSING COSTS
THROUGH SEPTEMBER 30, 2017***

TDECU.org/mortgage
877.774.2657

TDECU
MORTGAGE



*Restrictions apply; see TDECU Mortgage for full terms/conditions.

EVENTS CALENDAR

HOLIDAY CLOSINGS

COLUMBUS DAY

Monday, October 9, 2017

All Member Centers will be closed in observance of the federal holiday, with the exception of our Gears location.

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.

COMMUNITY CORNER



BACK 2 SCHOOL BASH SCHOOL SUPPLY DRIVE

TDECU's Lake Jackson Member Center and Main Campus collected items throughout July and early August for our annual REAL School Supply Drive, benefiting the Brazoria County Dream Center's Back 2 School Bash. Employees and Members generously donated backpack items including school supplies, tennis shoes, personal care kits, etc. to help local students have a strong start to the school year.



COFFEE WITH STUDIO55+ CLUB MEMBERS

TDECU Member Centers hosted a Coffee Day for Studio55+ Members on August 4th. In appreciation for their membership, Studio55+ Members were invited in for a special day to celebrate their membership. As part of the event, Studio55+ Club Members received a special coffee mug and enjoyed snacks with team members.



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*APR= Annual Percentage Rate. Restrictions apply; see credit union for details. Credit approval required.

OUR MEMBERS SAY IT BEST

"While with a different financial institution for over 10 years, we paid bills on time, paid off vehicles, and tried to improve our credit. They would never help us, even with a credit card. We heard about TDECU and switched. Within a month, we had a credit card and lower interest rates on our cars. Within three months, our credit rose and six months later, we are almost ready to buy a house! Thanks to TDECU for helping us!!

– Anthony I.
Member since 2016



REAL-TIME SOLUTIONS FOR YOUR ACCOUNT

At TDECU, we're here to deliver a convenient, on-demand experience for your financial life. Methods for moving money have evolved into the same real-time transaction solutions you're used to in every-day life. Float time is going away and we are moving toward near real-time account balances. You will enjoy an enhanced Member Experience with a better, safer and faster movement of your money – including up-to-date transaction activity and balances within your accounts.

Here's what you can expect:

- Online bill payments and purchase transactions may appear in your account the same day you make a purchase
- Checks written and presented to TDECU will appear in your account throughout the day
- Deposits may appear in your account the same day you receive online store refunds, insurance claim settlements and transfers from friends

Be sure to review your account activity frequently to ensure no discrepancies are found, and **visit your nearest Member Center or call Member Care at 800.839.1154** with any questions.



MAKING YOUR BUSINESS OUR BUSINESS

TDECU Business Services knows the importance of hard work and what it takes to run a successful business. That's why we're here for you – one local business to another – with financial solutions you can count on to make your business grow.

- » Business Checking
- » Business Credit Cards
- » SBA Loans
- » Lines of Credit
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To learn more, contact us at 800.839.1154 x4618
or [TDECU.org/businessservices](https://www.tdecu.org/businessservices).

TDECU
BUSINESS SERVICES

HOW MUCH IS ENOUGH FOR RETIREMENT?

Do you know your retirement number? Consider the factors that go into estimating your retirement savings goal and decide how much you'll need to live comfortably. After all, saving for retirement without a goal in mind can feel like running a marathon without a finish line – a constant and tiring struggle.

*Fewer than half of Americans reported they or their spouse have tried to predict how much money they'll need for retirement.**

While there is no magic number for retirement savings, even a ballpark goal and a system for working toward it is crucial to the retirement planning process.

To get started, take a closer look at contributing factors — some within your control such as your retirement lifestyle — and some subject to outside influences such as inflation. Determine their effect on your retirement savings and more accurately predict what is “enough” for you to retire comfortably.

After considering all factors, you'll ultimately have to decide how much of your pre-retirement income you will need each year to enjoy the standard of living to which you are accustomed. Once you have an overall goal, it becomes more feasible to calculate an amount to save each month and year. Your financial advisor at TDECU Wealth Advisors can help you decide on an appropriate number.

For more information or to schedule your complimentary, no obligation planning consultation, call **877.635.7028** or visit **TDECU.org/wealth-advisors**.

*Employee Benefit Research Institute's (EBRI) 2013 Retirement Confidence Survey.

Not NCUA Insured	Not Credit Union Guaranteed	May Lose Value
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Securities offered through LPL Financial, member FINRA/SIPC.
Insurance products offered through LPL Financial or its licensed affiliates.

HURRICANE SEASON: ARE YOU PREPARED?

Since we are in the peak of hurricane season until late November, it's very important to prepare ahead of time to avoid hurried, last-minute preparations. Threats from hurricanes include high winds, heavy rainfall, storm surge, coastal and inland flooding, rip currents, and tornadoes.

Basic Preparedness Tips:

- Prepare a disaster supply kit including flashlights, batteries, cash, first-aid supplies, medication, and copies of your critical information.
- Be sure to review your insurance coverages prior to a hurricane – including home, wind, flood, and auto policies. Be aware of coverage limits as well as any exclusions and deductible amounts.
- Know your destination and your evacuation route.

Prepare Your Home:

As a hurricane approaches, protecting your home becomes a priority. One of the most vulnerable areas for damage are windows, so it is essential to consider installing protective boards.

- Purchase plywood before hurricane season – it can be in short supply when a storm is approaching.
- Cut plywood sheets to size before hurricane season to reduce last minute preparations.
- Trim or remove damaged trees and limbs around your home.
- Secure loose rain gutters and clear any clogged areas of debris.
- Prepare an inventory list and store it in a safe location.

Weather-related issues can disrupt lives and damage property. At TDECU Insurance Agency, LLC, we are committed to your protection and dedicated to serving you. We are here to help you protect what matters most.

Contact TDECU Insurance Agency, LLC today at **888.833.7358** or **TDECUinsurance.org** for a review of your policies, along with comparison quotes before it's too late.

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



SHORT-TERM SOLUTIONS FOR LONG-TERM GOALS

EARN UP TO 1.50% APY* ON A 27-MONTH TERM CD

Safe. Secure. And only \$1,000 minimum to open.

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Open your CD today at **TDECU.org/cd**, visit your nearest Member Center, or call **800.839.1154**.

*APY = Annual Percentage Yield. APY, terms, and conditions are as of 8/1/17. Not valid on auto-renewing CDs. Other restrictions may apply; see credit union for details. A penalty will be imposed for withdrawals made before maturity.