

800.839.1154 • TDECU.org

# TDECU CONNECTION

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

HOW TO USE  
MOBILE APPS SAFELY PG 4

OCTOBER 2017



Happy  
Halloween!

**TDECU**  
YOUR CREDIT UNION

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EDITION

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# START NEW “SPOOK-TACULAR” HALLOWEEN TRADITIONS

When friends, families and neighbors come together, it's easy to create wonderful Halloween memories to last a lifetime. Here are a few ideas, tips and tricks to make the month a haunting good time:

## PUMPKIN PATCH FUN

Magical memories are guaranteed with a trip to your local pumpkin patch. If you have young children in your group let them take charge by selecting their own pumpkin. Play fun games like searching for the largest, smallest and ugliest pumpkin – or coming up with your own carving themes like a Texas-style zombie cowboy. Carve your pumpkins together or choose a fun non-carved activity. The combination of stickers and glitter can create the most memorable pumpkin design of all time.

## HOMEMADE TASTY TREATS

Let the family do some online research for ideas on creating spooky, tasty treats throughout the month of October. And keep in mind Halloween treats don't have to be sweet! Even family dinners can be made frightfully delicious with the addition of mummy meatloaf or ghostly mashed potatoes. The important thing is to work and sit down to meals together as a family to celebrate the season.

## STAY SAFE

The best part of Halloween is trick or treating together for a safe and fun evening. Make sure your little ghosts and goblins are clearly visible to traffic by using lighted tape on costumes, or having kids carry a flashlight. Inspect all collected candy before allowing anyone to enjoy the tasty treats. If you are interested in offering alternative options (such as snacks) for trick or treaters with food allergies, don't forget to put out a teal pumpkin on your porch.

**HAVE A FUN AND SAFE HALLOWEEN!**



## HERE FOR OUR MEMBERS

Hurricane Harvey took its toll throughout the Greater Houston area and the Texas Crossroads and Gulf Coast regions. There will be tough roads ahead. Still, as Texans, we'll rise to the challenge. As Your Credit Union, we're here for the long-haul. Whether you are in need of emergency funds or answers to your questions about next steps, we are here for you.

For more information about TDECU's storm relief solutions, visit [TDECU.org/storm](http://TDECU.org/storm) or call 800.839.1154.

## COMMUNITY CORNER



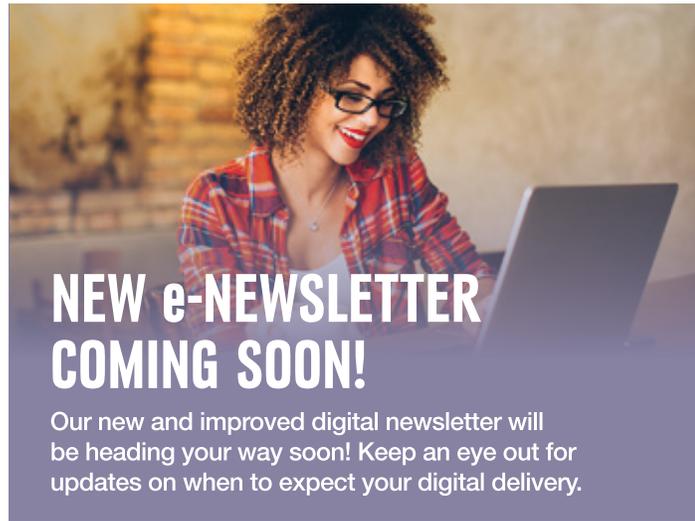
### ANNUAL SCHOOL SUPPLY DRIVE

TDECU's Corporate Campus and Member Centers throughout the greater Houston and Crossroads areas collected items as part of the organization's annual School Supply Drive. With donations from Employees and Members, this year's fundraiser generated over 3,800 backpack items including school supplies, new tennis shoes, personal care kits and other necessities to help local students in need get a strong start to the school year.

## OUR MEMBERS SAY IT BEST

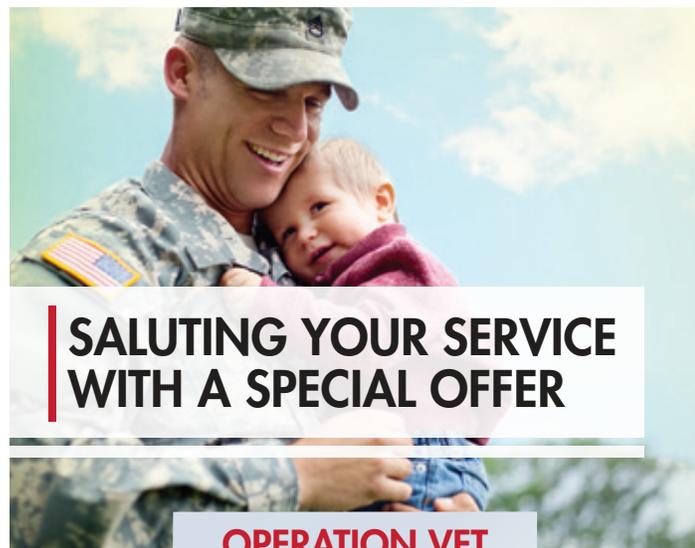
*"This is the best Credit Union on the planet! Each location I've gone to has served me with EXCEPTIONAL customer care. Having been a member of many banks and credit unions, TDECU runs rings around them all. Great service, great rates, great customer care, every day! I've only been a Member about a year, but if they keep spoiling me like they do, I'll be a lifetime customer."*

– Peggy G.  
Member since 2016



**NEW e-NEWSLETTER  
COMING SOON!**

Our new and improved digital newsletter will be heading your way soon! Keep an eye out for updates on when to expect your digital delivery.



**SALUTING YOUR SERVICE  
WITH A SPECIAL OFFER**

**OPERATION VET  
ACCESS PROGRAM**

We're here to help veteran entrepreneurs thrive. Whether you're starting up or looking to expand your business, TDECU's Operation Vet Access Loan Program gives you the resources and tools needed to help your business grow.

- » Loans up to \$125,000 with no SBA guarantee fees
- » Loans from \$125,001-\$350,000 with reduced SBA guarantee fees
- » Rates as low as 4.50% APR\* for 5 years
- » Secured and unsecured loan options available

**Apply Today!**

TDECU.org/businessservices | 800.839.1154 x4618

**TDECU**  
BUSINESS SERVICES

\*APR = Annual Percentage Rate. Restrictions apply; see credit union for complete details.

## 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.

#### VETERANS DAY

Saturday, November 11, 2017

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

#### THANKSGIVING

Thursday, November 23, 2017

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

#### DAY AFTER THANKSGIVING

Friday, November 24, 2017

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



**2018 TDECU  
BOARD ELECTION:  
NOMINATIONS NOTICE**

Nominations are now being accepted for positions on TDECU's volunteer Board of Directors. There are currently six director terms expiring and Members will have the opportunity to vote – if required – prior to the TDECU Annual Meeting on March 8, 2018.

If you wish to be nominated for a position on the TDECU Board of Directors, call TDECU at 800.839.1154 x8401, to request an application for Board nomination. The completed application must be received by TDECU no later than November 3, 2017.

**Please send the completed application to:**  
Linda Matcheski, Board Liaison  
TDECU  
1001 FM 2004  
Lake Jackson, TX 77566-4012

# FALL INTO SAVINGS



## 5.9% APR\*

For the life of your balance transfers with a TDECU Credit Card.

**NO BALANCE TRANSFER FEES**

**Transfer your balances today!**

Visit [TDECU.org/balance-transfer](http://TDECU.org/balance-transfer) to learn more.

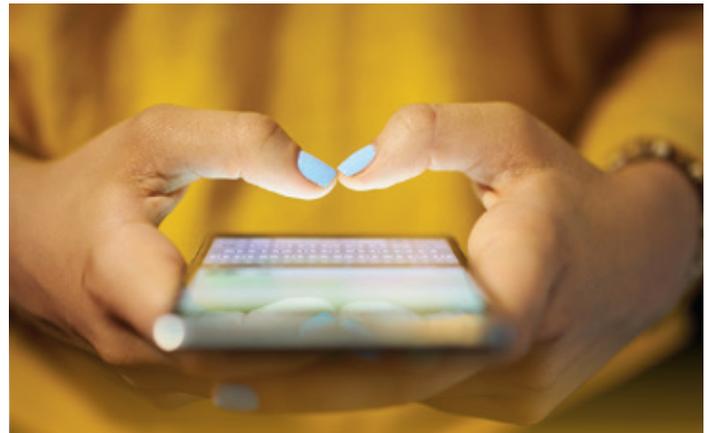
\*APR = Annual Percentage Rate. Offer ends October 31, 2017. Restrictions apply; see credit union for complete details.

## 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**.



## MOBILE APPS: HOW TO USE THEM SAFELY

The increased use of mobile applications (apps) and the increased use of mobile devices requires a spotlight on security. The risks include access to information such as physical location or contact lists, as well as the ability for the apps to download malware, such as keyloggers or programs that eavesdrop on phone calls and text messages.

### What steps can users take to minimize risk when it comes to using mobile device apps?

- **Make sure you actually need the app.** Every time you download an app, you open yourself to potential vulnerabilities. Only download apps you deem necessary.
- **Password-protect your mobile device.** Protect your mobile device with a strong password. Do not store your passwords in your device or enable apps to remember your password. Also be sure to set your device to auto-lock after a few minutes.
- **Don't use public Wi-Fi when performing financial transactions.** Use only your mobile provider's networks for any secure transactions such as mobile banking.
- **Update apps.** Be sure to update all apps when notified.
- **Disable Bluetooth settings on your mobile device when it is not in use.** If left on, someone could potentially pair to your device and obtain information or take over your device.
- **Do research and check the source.** Do research on the app itself before downloading. Take time to read the app's privacy policy and check what the apps need to access and whether or not the app will report your position via GPS and expose your private and personal information to other users or any potential buyer of that data.

# ONE LOAN. TOTAL FREEDOM.

## THE TDECU FREEDOM LOAN

Consolidate debt and lower your monthly payment today!

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

**Apply Today!**

\*APR = Annual Percentage Rate.  
Restrictions apply; see credit union for details.



## MAKING MEMBERS FEEL AT HOME

### AFFORDABLE HOME LOANS

We're here to help our Members find the home of their dreams. The expertise of our mortgage loan officers and our convenient online loan process give you confidence in your home loan from TDECU Mortgage.

We make it easy and affordable with:

**Competitive Loan Rates\***

**Up to 100% Financing\***

**Plus, Our \$250 Rate Match Promise\***

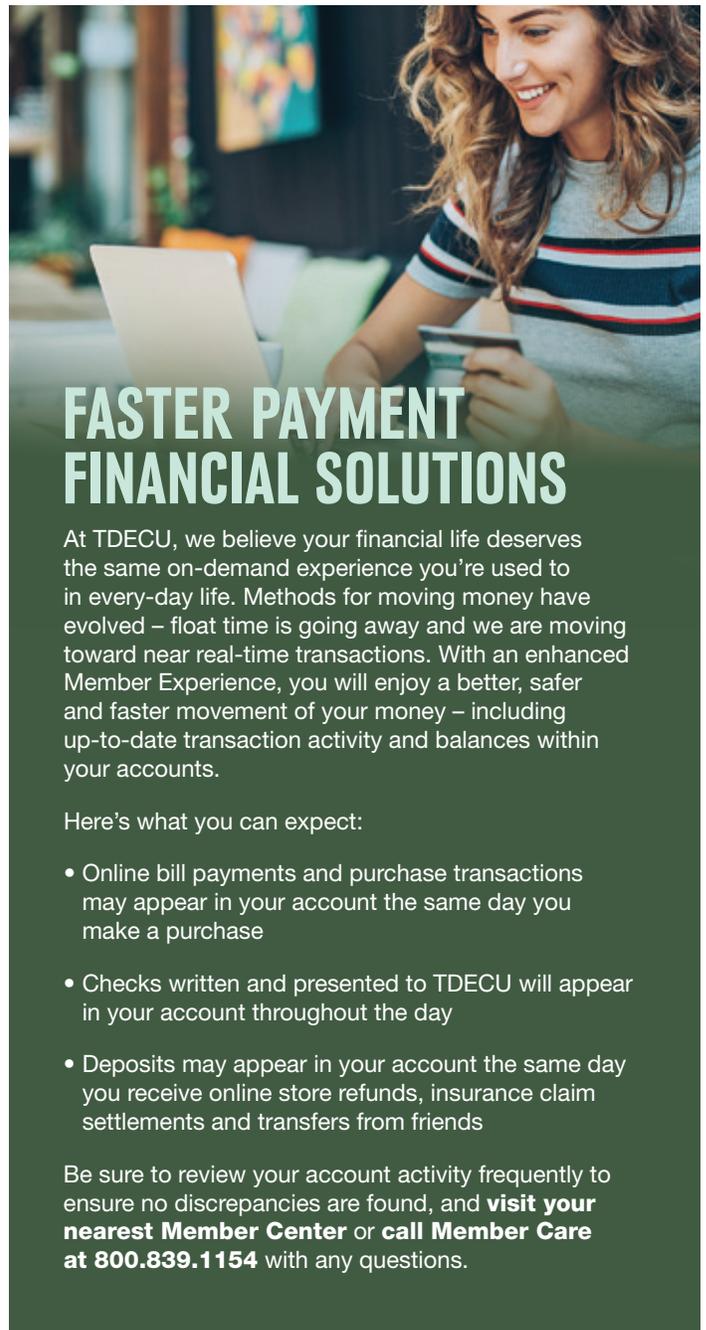
**Apply Today!**

[TDECU.org/mortgage](https://www.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](https://www.tdecu.org/mortgage) for complete requirements.



## FASTER PAYMENT FINANCIAL SOLUTIONS

At TDECU, we believe your financial life deserves the same on-demand experience you're used to in every-day life. Methods for moving money have evolved – float time is going away and we are moving toward near real-time transactions. With an enhanced Member Experience, you will enjoy 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.

# TDECUCU

WEALTH ADVISORS

## INVESTING DURING VOLATILE MARKETS

It is normal for the stock market to fluctuate sharply during the short term, making volatility inevitable. Prices rising or falling quickly cause spikes in volatility and take time to revert back to normal.

Investors wanting to take advantage during volatile times may consider the following strategies:

- **Dollar-cost averaging** involves investing small incremental amounts instead of committing all capital at once. This involves continuous investment in securities regardless of fluctuation in price levels of such securities. An investor should consider their ability to continue purchasing through fluctuating price levels. This plan does not assure a profit and does not protect against loss in declining markets.
- **Portfolio rebalancing** is the strategy of buying and selling bits of a portfolio to return each asset class to its original proportion. Rebalancing a portfolio may cause investors to incur tax liabilities and/or transaction costs and does not assure a profit or protect against a loss.

Staying informed, understanding your risk tolerance and sticking to your long-term goals and planning is usually in your best interest.

It is important to work with your Financial Advisor during both your working and retirement years. To get a better understanding of your financial situation and effective strategies for the future, ask your Financial Advisor for a written financial plan.

For more information or to schedule your complimentary, no obligation planning consultation, call **877.635.7028** or visit **TDECUCU.org/wealthadvisors**.

Securities and Advisory Services offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC. TDECUCU, TDECUCU Wealth Advisors and TDECUCU Insurance Agency, LLC are not registered broker/dealers and are separate entities from LPL Financial.

Not NCUA Insured

Not Credit Union Guaranteed

May Lose Value

# TDECUCU

INSURANCE AGENCY, LLC

## NEED HEALTH INSURANCE?

**Health Insurance Open Enrollment will have a shorter enrollment period this year: November 1 – December 15, 2017.**

This is the only time you can enroll in coverage or make changes to your benefit plan. Unless you are qualifying for a special enrollment period such as losing coverage, getting married or having a baby, you must enroll during this time, and your coverage will begin on January 1, 2018. If you miss the enrollment period, your only options are short-term health insurance, coverage through an employer, Medicaid or CHIP.

Below are a few tips to take into consideration when shopping for a health insurance plan:

- **Be mindful of the provider networks.** Make certain your preferred doctors and hospitals are in your plan's network. The provider network list can change from year to year, so be sure to do your homework.
- **Prescription drug lists can change.** Verify if your plan continues to cover the prescription drugs you take. Most plans provide an online tool allowing you to check if your drugs are covered and if so, what tier (generic, preferred brand, non-preferred brand).
- **You may qualify for tax credits that are applied to your monthly health insurance premium.** Your credit is determined by annual income and the number of family members on your tax return.

The team at TDECUCU Insurance Agency is here to answer your questions and to assist you in enrolling in a health plan for 2018. Contact TDECUCU Insurance Agency, LLC at **888.833.7358** or email **Insurance@TDECUCUInsurance.org**.

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

## NEW TEXAS CITY MEMBER CENTER

**TDECUCU's Texas City Location has a new home!**

Our new free-standing Texas City Member Center is located at 6151 Gulf Freeway (IH-45).

Members can now take advantage of these great new features:

- » Convenient drive-thru
- » Drive-up and walk-up ATMs
- » Enhanced technology to better serve you

For directions or more information, please call **800.839.1154**. We look forward to seeing you!

