

WHAT'S NEW!

What you need to know about your finances, your financial future and managing your money.

TDECU
Your Credit Union



JESSICA
MENDOZA

\$20 Free Gas/\$75 Visa® Gift Card Offers

June 1–September 30, 2010

Thinking of changing your ride? Visit participating car dealers between June 1 and September 30 and you can get a \$20 Shell® gas card just for stopping by. Or, if you prefer, finance your vehicle with TDECU to receive a \$75 Visa® Gift Card! Watch out for your Gift Request Form online, in your branch, or in your monthly statement envelope.

Make Your Father's Day with a TDECU Gift Card



Father's Day is Sunday, June 20, 2010

Are you looking for a perfect gift for dear old Dad? How about a TDECU Visa® gift card? Gift cards afford him the freedom to choose exactly what he wants, while you get all the credit! Stop by any branch to get yours today.

Independence Day Holiday

Monday, July 5, 2010

All TDECU branches will be closed July 5 in observance of Independence Day to acknowledge the contributions of our active troops, veterans, and their families. Members may still access their financial information and complete transactions through our ATM network or from the comfort of home with TDECU All-the-Time® Online Banking or TDECU's 24/7 Max Telephone Banking.

Opt In to Protect Your Checking Account Before August 15

If you haven't heard yet, new federal regulations require you to opt in to Courtesy Pay before August 15, 2010, to continue your full coverage. Courtesy Pay is the overdraft protection service on your checking account which pays a check, a debit or ATM card transaction, or an ACH transaction presented for payment against your account – even if it causes the account to become overdrawn. Courtesy Pay will cover overdrafts up to \$600 for a \$25 fee per transaction.

If you do not opt in to Courtesy Pay for ATM and one-time debit card transactions before August 15, and your account is not set up with other overdraft protection services (e.g., automatic transfers from your savings or a Cash

\$tash line of credit), future transactions of these types will be declined. However, if you do opt in to this service, you will experience no interruption or change to the Courtesy Pay service you currently have. Other types of transactions, including checks drawn on your account or recurring debit payments will continue to be covered by Courtesy Pay and are not affected by the regulation.

Opt in today online at www.TDECU.org/CourtesyPay, by calling 800.839.1154, option 2, or at any TDECU branch.

Prepare now to avoid having transactions declined later. If you have questions about our overdraft protection services or how this new federal regulation will impact your account, please call Member Care at 800.839.1154, option 2.

5-Star Home Loan Rate Reduction

How would you like a mortgage with no PMI or origination fees, low closing costs and up to 103% financing? That's the TDECU 5-Star Home Loan. For a short time, we've even slashed the rate.*

To take advantage of this offer, choose any five of these products and services: Cash \$tash Line of Credit, Direct Deposit, TDECU Auto Loan, TDECU Savings Account plus Checking with

Debit Card, TDECU Insurance Policy (Auto, Home, Life or Mortgage), TDECU Investments Account, or TDECU MasterCard®.

Apply today by calling 800.839.1154, ext. 4614, or online at www.TDECU.org/loans and click on "Mortgages".

4.5% rate (4.89%* APR) available for a **limited time** and has special program requirements. Loans subject to credit approval. Variable rate mortgage. Program requires loan payments to be made by automatic deductions from a TDECU account. Escrow account required.



Federally insured to a minimum
of \$250,000 by NCUA.

HURRICANE PREPAREDNESS

A “What’s New!” Special Edition, brought to you by TDECU Insurance Agency and TDECU—Your Credit Union.

Prepare Early With TDECU Insurance Agency

June 1 marks the start of hurricane season and early preparation is the key to making the season less stressful. Regardless of where you live in the Gulf Coast area, the flood risk and property loss associated with hurricanes and tropical storms is high. Seasonal heavy rains and slow moving tropical systems can affect any area in this part of Texas.

It’s very important you get your flood policy early. There is usually a 30-day waiting period after you purchase your flood policy. Flood insurance can be very affordable, but flood damage can be quite expensive, so don’t delay.

TDECU Insurance Agency can provide you a quick quote and get you the policy you need. Call us today at 888.833.7358 or visit us online at TDECUinsurance.org.

TDECU Insurance Agency, LLC is a wholly-owned subsidiary of Texas Dow Employees Credit Union. TDECU Insurance Agency, LLC and Texas Dow Employees Credit Union are not affiliates of the insurance companies represented. Insurance products are not deposits; not NCUA insured; and not guaranteed by TDECU Insurance Agency, LLC or Texas Dow Employees Credit Union.



TDECU INSURANCE AGENCY, LLC



BEFORE A STORM WE WILL:

- Keep branches open until the official mandatory evacuation order is issued;
- Announce a closing time for branches most likely to be impacted;
- Keep branches open in areas not directly affected by the storm;
- Enable access to your money at all ATMs within a 100-mile radius of any TDECU branch;
- Advance emergency loans for hotels, meals, etc. prior to evacuation.

DURING A STORM WE WILL:

- Protect your personal financial data in a secure back-up location;
- Provide uninterrupted service and access to emergency money through online banking, service centers, TDECU credit cards, and 37,000 free ATMs;
- Inform you of TDECU operations, open and closed branches, storm updates, etc. through our website at TDECU.org and via our e-NEWS communication system.

AFTER

A STORM WE WILL:

- Provide loans* for home, business repairs and contents, equipment replacement;
- Increase available funds on your TDECU credit card for unexpected expenses;
- Consolidate your multiple payments into one low-interest payment;
- Allow you to skip up to 2 monthly loan payments with no penalty.

*Loans subject to approval. Terms and conditions apply.

Your Account Will Always Be Within Reach, Even When We're Not

During a disaster, if physical access to TDECU branches is cut off, there are several ways you can still access your account:

Online and Mobile Banking: 24/7 access from your computer or cell phone with our easy and free online and mobile banking services.

Credit Union Service Centers: Access your TDECU accounts at over 4,000 Credit Union Service Centers and other credit unions across the country to make cash withdrawals, deposits and loan payments. For a full list of locations near you, visit TDECU.org and enter your ZIP code.

Visa® Debit Card and ATMs: Use your TDECU Visa® Debit Card or ATM card at any ATM carrying the Pulse®, Interlink® or Allpoint® network symbols. For a full list of TDECU's surcharge-free ATMs, including 37,000 Allpoint machines, visit TDECU.org and enter your ZIP code on the left. Have an iPhone? Visit iTunes and download the free CULoc8 app.

e-LERT Communication

Now that we have launched Stay in Touch, our electronic communication system, TDECU will use this service in the event of a storm to keep in contact with members. We will send out critical information like evacuation notices, how you can continue to access your funds, and how to reach TDECU for help or clarification with your finances. If you received our Stay in Touch email but have not enrolled, please do so before this year's storm season goes into full-force.

For more information on storm preparedness, visit TDECU.org and click on the Hurricane Preparedness link.

Free Home Buying Seminar

Tuesday, June 22, 2010

Lake Jackson Civic Center

Registration: 6:00p.m., Seminar: 6:30p.m.

Q&A: 8:00p.m.

Historic low prices make this a great time to buy a home. We'll show you how, and provide information about a range of mortgage products, including our recently enhanced 5-Star Home Loan (now available with a reduced rate and up to 103% financing).

Each attendee will receive a complimentary home buying workbook and refreshments.

All members are welcome.

RSVP by calling 800.839.1154, ext. 4614.

Now Available: Overnight Check Delivery

TDECU now guarantees overnight check delivery to payees who do not accept electronic payments through our online bill pay service. This payment option can save you costly late fees and interest accrual and comes with a nominal convenience fee of \$25 for each use. To assist with your record keeping, a tracking number is sent via email to confirm your payment has been processed.

Jump-Start Your Summer with 9.9% APR

In the spirit of the summer season, we've lowered your TDECU credit card rate to just 9.9% for all purchases made between June 1 and August 31, 2010. And we're continuing this special low rate on your promotional balance all the way through the end of February 2011! Summer is a time of great possibilities, so why not enjoy them? Go ahead and use your TDECU credit card for anything you'd like: a family vacation, recreational equipment, or even gardening tools. Take advantage of back-to-school sales. Whatever you choose, shop with confidence knowing your savings will continue for months to come.

Cash advances and balance transfers are excluded from the promotional rate. Your APR will revert back to the standard purchase rate disclosed in your Credit Card Agreement at the end of the promotional period. Offer excludes TDECU's Student, Onyx, and Business MasterCard®.



Are You Prepared for Retirement? Get the Green Light

Only 46% of American workers have tried to calculate what they will need for comfortable standard of living in their golden years, according to the Employee Benefit Research Institute's annual Retirement Confidence Survey.

Even if you think you're too young to think about retirement, it's never too early to start. Do you know how much you need to set aside for your retirement? Do you feel confident in how you're investing what you've saved?

If not, TDECU Investments Financial Advisors offer all members a complimentary retirement analysis using our Retirement Road Test available online at www.TDECU.org/investments. It's designed to take only a few minutes to complete, yet it will provide you with information that will last a lifetime. The results are straightforward, rating your current progress toward retirement with a red,

yellow or green traffic light. Whether you're just starting to save, getting close to retiring, or already retired, this analysis will provide you with solid recommendations to help you achieve your unique vision of retirement.

When it comes to retirement, we understand the importance of a trusted partner.

Call your TDECU Investments Representative today at 800.839.1154, option 4, for a no-cost, no-obligation appointment. Or simply stop by the office and you'll receive a Retirement Road Test analysis while you wait. Find out how you can "green light" your retirement by being one of the 46% who are prepared.



Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 866.512.6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. FR051003-B7E7

Making a Difference in Our Communities

TDECU remains dedicated to our local communities, and April gave us plenty of opportunities to express that commitment.

Thanks to our hard work and dedication to the National Endowment for Financial Education (NEFE), as well as our local students and schools, TDECU is ranked first in Texas with the National Youth Involvement Board as of April.

TDECU took part in the BACH Roll-N-Stroll on April 6 at the Brazos Mall, a fundraiser providing help and hope to special needs children and their families, and won first place for Most Spirited Team for the third year in a row.

And finally, TDECU raised \$25,500 for the Southern Brazoria County Relay for Life on April 9, benefiting the American Cancer Society, making us the top fundraiser in the Brazosport area for the event.

