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# *The Member-Owner* CONNECTION

Report to Our Members



**TDECU**<sup>®</sup>  
YOUR CREDIT UNION

# Chairman's MESSAGE

We are proud, native Texans through-and-through. And it is with great pride we celebrate yet another year filled with remarkable growth and success in this place we call home. In November 2018, a Forbes report ranked Texas #1 nationally for growth opportunities in the business sector, with a cost of doing business at a notably low 11.2% below the national average. As a state, Texas also ranks in the Top 10 for economic climate and quality of life, which is reflected in the area's significant population growth and marked industrial diversification in technology, medical and manufacturing.

Here at TDECU – Your Credit Union, our unbridled growth is as exciting and energized as our great state. We once again claimed the top spot as Houston's largest credit union. By year's end, we were well-positioned as the fourth

largest credit union in Texas and among the top 75 in the nation with more than 303,400 Members and \$3.2 billion in assets. In addition, a consumer-driven survey by Forbes resulted in our recognition as a *2018 Best-in-State Credit Union*.

What's remarkable about an organization so financially strong and growth-centric, is the generous spirit of our teams. From the front-line staff to those leading the organization, we hosted 54 financial literacy events, with 320 hours dedicated to helping area students, business partners and members of our communities with tools and resources to ensure a solid financial journey. We gave back 5,531 hours of service to charitable efforts, including our annual Discover Day of Service. Hosted at the Houston Food Bank, Discover Day of Service brought us together as an organization where 751 staffers packed nearly 18,500 pounds of food for distribution to food

banks across Greater Houston, along the Texas Gulf Coast, in the Texas Crossroads area and throughout Dallas/Fort Worth. And thanks to the combined charitable efforts of our Employees and Members, we were able to donate to 127 community organizations, including the United Way, Junior Achievement, Meals on Wheels, Salvation Army, SPCA, and youth-focused livestock shows and rodeos across our service areas, and many others.

“2019 positions us to keep you – the Member-owner – at the center of everything we do by delivering on our commitment to promote People Evolution for our teams, Experience Revolution for OUR MEMBERS, and Growth Acceleration for this organization.”

We will embrace a self-directed approach in how you want to experience TDECU, and how we help improve your financial life as a result. It's just what we do as a not-for-profit financial cooperative.

On behalf of our Board of Directors, Leadership Team and the entire TDECU family, I thank you for the trust you have placed in TDECU – Your Credit Union and I thank you for the opportunity to serve as your Chairman.

**Richard Smith**  
Chairman, TDECU Board of Directors

# Your Credit Union 2018 HIGHLIGHTS

\$1.1+ billion in new loans  
\$352+ million in new home loans  
46.8+ million debit card transactions  
\$37.4+ million saved with better rates and lower fees  
\$5.64 million in student loans  
4 million cleared checks  
3.1+ million ATM transactions  
2.8+ million online banking transactions  
1.2+ million calls answered by Member Care  
\$588,000+ saved at Buc-ee's with a TDECU Credit Card  
114,000+ visitors at Fun on the Farm at the Houston Livestock Show & Rodeo™

## **\$60,000** awarded in scholarships

\$38,595 in livestock purchased at auction from local 4-H programs  
34,448 new checking accounts  
1,083 policies with TDECU Insurance Agency, LLC  
\$2,265,000 donated to community organizations  
5,531+ volunteer hours in local communities  
3,605 Members served by TDECU Wealth Advisors  
771 Employees

320 hours of financial literacy classes for youth  
550 business partner employees and community partner clients  
54 financial education events

## Awards

*The Facts* Readers' Choice  
*Forbes'* Best-in-State Credit Union  
*Houston Business Journal* Top Credit Union in Houston  
*Jackson County Herald-Times* Best of the Best  
*Port Lavaca Wave* Best in Calhoun County  
*Victoria Advocate* Best of the Best

**303,418** Members

**\$3.27+** Billion in assets

# President's MESSAGE

**A**t TDECU – Your Credit Union, we put our Member-owners at the heart of everything we do. Our teams are hyper-focused on your financial journey, and how to get you there based on what's important in your life. It's been that way for over 64 years, and 2018 was no exception.

Over the past year, we welcomed nearly 43,000 new Members and introduced them to our cooperative mission to improve lives. We closed out 2018 on a strong note with 303,418 Members and more than \$3.2 billion in assets. And we were recognized in the best way possible – by our Members in communities we serve – as “Best of the Best” in our Gulf Coast and Crossroads regions, and as the number one credit union in Houston by the Houston Business Journal.

We reached the milestone of \$1 billion in home loans. It is a staggering number when I think about just how many of our Members have realized the dream of homeownership because our founders realized the dream of a Member-owned financial cooperative.

We helped 3,605 financial advisory clients plan for what's next, and protected what matters most by writing more than 1,083 new insurance policies. Our dedicated teams also pushed forward the entrepreneurial spirit to the tune of \$44.9 million in business loans, including our efforts to bring a state-of-the-art family entertainment facility to the Texas Gulf Coast, and assist in ensuring the Freeport shipping channel has a new pilot boat to help expand services at the port.

In total, we funded over \$1.1 billion in loans for our Members and helped our collective membership save over half a million dollars off fuel with Buc-ee's gas discounts available to TDECU Credit Card holders.

TDECU also enhanced the Member Experience in our Dallas/Fort Worth market with the introduction of our new, technology-focused Member Center in Garland. This Member Center, along with our Texas City Member Center introduced in 2017, are just the first glimpse at the future of the TDECU Member Experience, pairing our legendary service with tablet transaction terminals and technology screens designed for a self-directed interaction. But that's only the beginning of what Your Credit Union has in store.

“2019 is going to be an exciting year. From the top down, our teams have committed to a new strategic direction – a direction focused on people, experience and growth. We will evolve what TDECU means, both inside and out. We will revolutionize your Member Experience. We will ensure accelerated growth and innovation for decades to come. And we will do it all with you – our Member-owners – as the focus.”

You have my commitment to lead our teams to ensure we look ahead to make it easier for you to do business with TDECU, and I encourage each of you to take an active role in moving us forward and helping define what's next. Engage with our team to provide feedback. Share insight and ideas. Be a part of this amazing journey. After all, you shape the direction of Your Credit Union!

**Stephanie Sherrodd**  
President and  
Chief Executive Officer



## **Our Mission**

We provide financial solutions to navigate the journey of life.

## **Our Vision**

Better tomorrows for all the lives we touch.

## **Our Purpose**

To improve the lives of our Members, Employees and Communities.

**Forbes**2018

***BEST-IN-STATE***  
**CREDIT UNIONS**

Powered by STATISTA

Thanks to the continued dedication of our Members and commitment of our Employees

2018 found TDECU celebrated as one of only five credit unions in Texas to be recognized by Forbes in their inaugural **"Best-in-State"** credit union list. TDECU was selected for the honor following a Forbes' survey of financial services consumers across the U.S. Survey participants were asked to evaluate credit unions based on the criteria of trustworthiness, digital services, financial advice, branch service and general satisfaction. In addition to being selected for the Texas list, this honor also places TDECU amongst only 2.5% of credit unions nationwide who earned the recognition.

# Supporting OUR COMMUNITY

## TDECU proudly supported the following organizations in 2018:

Advocare Texas Kickoff Sponsor

Alliance of Brazoria County

Association for the Advancement of Mexican Americans (AAMA)

Avon Walk to End Breast Cancer

Bay City Chamber of Commerce & Agriculture

Bay City Lions Club

Bennett Outlar Baseball Park Inc. – League Sponsor

BISD Police Department (K9 Transport)

Blue Santa

Blues Biker Bash (Freeport Host Lions Club)

Boy Scouts of America

Boys and Girls Clubs

Brazoria County Day

Brazoria County Dream Center

Brazoria County Hispanic Chamber of Commerce

Brazoria Heritage Foundation

Brazosport Area Chamber of Commerce

Brazosport Breakfast Lions Club

Brazosport Cares, Inc.

Brazosport College Foundation

Brazosport Health Foundation – Power of the Purse

Brazosport ISD Foundation

Builders Association of Victoria – Pinnacle Partnership

CISD Education Foundation

Communities in Schools of Brazoria County

Council 4692 Student Outreach Scholarship Fund

Crisis Center of Matagorda and Wharton Counties

Cuero Chamber of Commerce

Cuero Little League

Deer Park Chamber of Commerce

DeWitt Medical Foundation

Dr. Marnie Rose Foundation – Run for the Rose

Economic Development Alliance of Brazoria County

Ensemble Theatre Sponsor

Exchange Clubs

Fort Bend Chamber of Commerce

Fort Bend Children’s Discovery Center

Fort Bend County Day

Fort Bend Hispanic Heritage Forum

Freeport Historical Association

Freeport Historical Museum Foundation

Galveston Battle of the Badges

Ganado Lions Club

Greater Angleton Chamber of Commerce

Greater Fort Bend Economic Development Council

Greater Heights Area Chamber of Commerce

Greater Houston Black Chamber of Commerce

Greater Houston Builder’s Association

Greater Houston Hispanic Chamber of Commerce

Greater Houston Partnership

Greater Houston Women’s Chamber of Commerce

Gulf Coast Commercial R E Network, Inc. – Annual Partnership CREN Clay Shoot

Habitat for Humanity  
 Hallettsville Chamber of Commerce  
 Hallettsville ISD Foundation  
 Hallettsville Little League  
 HB Teenage League  
 Houston Automobile Dealers Association  
 Houston Book of Lists  
 Houston Civic Events  
 Houston Food Bank  
 Houston Hispanic Chamber of Commerce  
 Houston Hispanic Forum  
 Houston Livestock Show & Rodeo™  
 Houston Texans Foundation  
 Ironman Sponsorship  
 Jackson County Chamber of Commerce  
 Junior Achievement  
 Kids Fest  
 Kidz Harbor  
 Lake Jackson Historical Association  
 Lemonade Day – Greater Crossroads Area  
 Lions Clubs  
 Livestock Shows & Rodeos in all markets  
 Matagorda Regional Healthcare Foundation  
 MBA Opens Doors Foundation

Meals on Wheels  
 Mia’s Magical Toy Drive  
 MLK JR Celebration Committee of Brazoria County  
 Natalie Woolsey Toy Drive, Inc.  
 North Dallas Chamber of Commerce  
 Pasadena Chamber of Commerce  
 Port Lavaca Chamber of Commerce  
 Project Graduation  
 Robert Garner Firefighters Foundation  
 Rotary Clubs  
 Run for the Rose  
 Salvation Army  
 Sam Houston State University – Scholarship  
 Samaritan’s Purse  
 San Jacinto Day Foundation  
 Shriners of Galveston  
 SPCA of Brazoria County  
 St. Luke’s Foundation  
 Sugar Land Skeeters  
 Susan G. Komen Race for the Cure  
 Teacher Appreciation Days  
 Texan Live Scholarships  
 Texas Black Expo  
 Texas Bowl

Texas City Chamber of Commerce  
 The Crisis Center – Bay City  
 The Harbor Children’s Alliance & Victim Center  
 True to Life Ministries  
 Turkey Fest  
 United Way  
 Victoria Chamber of Commerce  
 Woodlands Chamber of Commerce  
 Yoakum Chamber of Commerce



# Employees GIVING BACK

**TDECU Employees volunteered a total of 5,531 hours to help the Communities we serve.**



In addition to supporting livestock shows and rodeos throughout our communities, TDECU once again partnered with the Houston Livestock Show & Rodeo as sponsor of Fun on the Farm – a family-friendly experience that allows kids to explore farming as a business in a fun, engaging and interactive environment. As presenting sponsor, TDECU – Your Credit Union welcomed over 114,000 little farmers and had over 100 TDECU Employees volunteer and run the event.



TDECU's Lake Jackson Member Center supported the efforts of the Gulf Coast Regional Blood Center by hosting three blood drives in 2018. The events were held in support of the organization's daily goal of 1,000 donations throughout the Greater Houston and Texas Gulf Coast communities. In total, employee donations helped save 189 lives!



TDECU employees continued support as a Catch of the Day Sponsor for the Pescado Grande Fishing Tournament, benefitting The Harbor Children's Alliance and Victim's Center. The tournament, now in its 28th year, raises funds through sponsorships, donations and sales of fresh-catch dinners sold to attendees.

# We Are Proud of Our Community and Business Leaders



**Anne Alstott**  
**Junior Achievement of Brazoria County's 2018-2019 Chairwoman & Angleton Chamber of Commerce's Volunteer of the Year**

In addition to her role as TDECU's Angleton Senior Member Center Manager, Anne was recognized as a leader in the business and non-profit communities for her continued support of both organizations.



**Stephanie Sherrodd**  
**Greater Houston Woman's Chamber of Commerce Breakthrough Woman & Texas Diversity Magazine's Houston Power 50**

Our very own President & CEO, Stephanie Sherrodd, was recognized in 2018 as a trailblazer for female executives. Both awards celebrate female leaders by bringing diversity to the workplace and demonstrating powerful leadership within their organizations.



**Kristina Booth**  
**United Way of Brazoria County's Volunteer of the Quarter**

TDECU's Kristina Booth, Wholesale Lending Systems Operations Analyst, was recognized for her ongoing volunteerism and commitment to the organization's Brazoria County Long-Term Recovery Committee.



## TDECU's Discover Day of Service 2018

TDECU – Your Credit Union spent President's Day hosting the organization's second annual Discover Day of Service, a company-wide event designed to combine volunteerism with professional development. TDECU Employees filled the facility and, together, packed nearly 18,500 pounds of food.

Discover Day of Service is a day for TDECU Employees to actively go out and give back to the community, as well as experience personal development. Employees attended sessions with renowned speakers Cy Wakeman, President and Founder of Reality Based Leadership and Gian Paul Gonzalez, Public Speaker and Executive Director of ALL IN.

In total, TDECU sorted approximately 1,300 boxes of rice and put together over 2,560 boxes from the Houston Food Bank's food drive. Additionally, TDECU donated \$10,000 to the Houston Food Bank and \$5,000 each to Food Bank of the Golden Crescent in Victoria and the North Texas Food Bank in Dallas.

# Treasurer's REPORT

2018 was another noteworthy year for TDECU. We not only celebrated reaching over 303,400 Members, we also marked a milestone of \$1 billion in home loans. As a Member-owned financial cooperative, we are proud of our sustained growth and ability to help our Members as they navigate the financial journey of life. It's a true testament to the financial strength, safety and security of TDECU – Your Credit Union.

In 2018, we saw an increase in assets of over \$102 million, ending the year at \$3.27 billion. We also grew our total capital to over \$291 million – an increase of 13% over the previous year.

One item we are quite proud of is being able to help you earn more, and save more on your hard-earned dollars. In 2018, our Members earned over \$13.7 million in dividends and the credit union added over \$61 million in additional deposits. I am also pleased to report we grew TDECU's membership by more than 10.15% at year end, taking us from 275,453 Members in 2017 to end 2018 with 303,418.

We were also able to continue providing cost-effective lending solutions to help our Members reach their personal financial goals. In 2018, we funded over \$1.1 billion in loans that helped provide better tomorrows for all the lives we touch. We also saw tremendous growth in our student lending program funding dreams of higher education to the tune of over \$5.64 million in student loans. We are proud of what TDECU is able to do to improve the lives of our Members.

*“As we look toward another successful year in 2019, I would like to thank you for the continued privilege of serving our Members and the needs of this tremendous credit union. On behalf of the Board of Directors, I want to assure you we will continue to monitor the credit union's financials with your best interests in mind.”*

**Roland Hendricks**  
Treasurer, TDECU Board of Directors

# Financial STATEMENTS

## Consolidated Statements of Financial Condition (unaudited)\*

As of December 31, 2018

### Earning Assets

Total Loans, net of allowance	2,990,229,850
Total Investments	159,573,571
Total Earning Assets	<u>3,149,803,421</u>

### Other Assets

Land, Premises & Equipment	58,542,182
Accounts Receivable	11,736,901
National Credit Union Share Insurance Fund Deposit	24,823,970
Miscellaneous Other Assets	25,117,396
Total Other Assets	<u>120,220,449</u>

### Total Assets

\$3,270,023,870

### Liabilities

Total Shares & Deposits	2,618,701,154
Other Liabilities	43,832,488
Borrowings	315,592,519

### Equity

Retained Earnings (Capital/Member Equity)	291,897,709
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### Total Liabilities and Equity

\$3,270,023,870

\*Detailed unaudited Financial Statement with Report of Independent Auditors for the fiscal year ended December 31, 2018, and monthly interim audited Financial Statements are available for Members at each TDECU Member Center.

## Consolidated Statements of Income (unaudited)\*

For the year ending December 31, 2018

### Interest Income

Loans to Members	147,282,144
Investments and Cash Equivalents	2,090,650
Total Interest Income	<u>149,372,794</u>

### Interest Expense

Shares & Deposits	13,748,110
Borrowed Funds	5,094,900
Total Interest Expense	<u>18,843,010</u>

Net Interest Income	130,529,784
Provision for Loan Losses	20,499,022
Net Interest Income After Provision for Loan Losses	<u>110,030,762</u>

### Non-Interest Income

Fee Income	53,109,851
Other Income	16,791,976
Total Non-Interest Income	<u>69,901,827</u>

### Non-Interest Expense

Operating Expenses	144,321,219
Non-Operating Income	(83,682)
Total Non-Interest Expense	<u>144,237,537</u>

### Net Income

\$35,695,052

# Audit Committee REPORT

The Audit Committee of TDECU acts as your independent representative to ensure the financial condition of the credit union is safe and sound. The Audit Committee is an extension of the Board of Directors and has oversight responsibilities for the financial reporting control process, the system of internal controls, the audit process, monitoring compliance with laws and regulations, and monitoring the compliance of operating policies and procedures for TDECU and Subsidiaries.

Throughout the year, internal audits, external audits and regulatory examinations are performed to carry out these responsibilities in an efficient and prudent manner. The Texas Finance Code requires an annual audit of the financial records of the credit union. To accomplish this in 2018, the Audit Committee engaged the services of Doeren Mayhew, one of the top accounting firms serving credit unions in the United States, to audit the financial statements. Doeren Mayhew rendered an unmodified opinion on the consolidated financial statements of TDECU and Subsidiaries for the year ended December 31, 2018.

In 2018, the following bylaw changes were made, which expanded TDECU's field of membership to the following areas:

- Persons who work, live, worship, or attend school within the geographic boundaries of Kendall County, Texas;
- Persons who work, live, worship, or attend school within the geographic boundaries of Blanco County, Texas;
- Persons who work, live, worship, or attend school within the geographic boundaries of Bexar County, Texas;
- Persons who work, live, worship, or attend school within the geographic boundaries of Comal County, Texas;
- Persons who work, live, worship, or attend school within the geographic boundaries of Hays County, Texas;
- Persons who work, live, worship, or attend school within the geographic boundaries of Travis County, Texas;

- Persons who work, live, worship, or attend school within the geographic boundaries of Williamson County, Texas;
- Persons who work, live, worship, or attend school within the geographic boundaries of Guadalupe County, Texas;
- Persons who work, live, worship, or attend school within the geographic boundaries of Caldwell County, Texas;
- Persons who work, live, worship, or attend school within the geographic boundaries of Bastrop County, Texas;
- Persons who work, live, worship, or attend school within the geographic boundaries of Lee County, Texas;
- Persons who work, live, worship, or attend school within the geographic boundaries of Gonzales County, Texas;
- Persons who work, live, worship, or attend school within the geographic boundaries of Fayette County, Texas;
- Faculty, staff and students of the University of Houston-Downtown located at One Main Street, Houston, Texas.

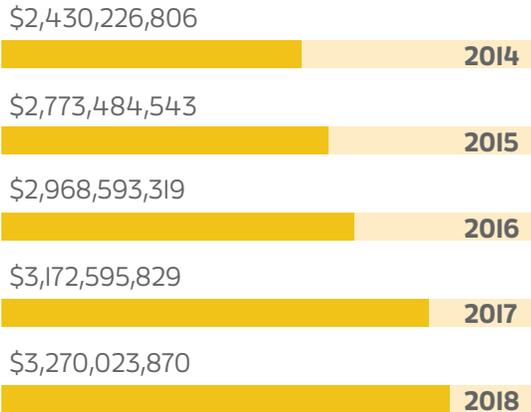
The Board of Directors' meeting fee was \$750 per Board of Directors' meeting and \$375 per committee meeting.

As TDECU grows, the Audit Committee reviews and edits the audit plan to ensure that new and emerging risks are reviewed and mitigated. On behalf of the Audit Committee, I would like to thank our TDECU team and volunteers for their dedication to Improving Lives.

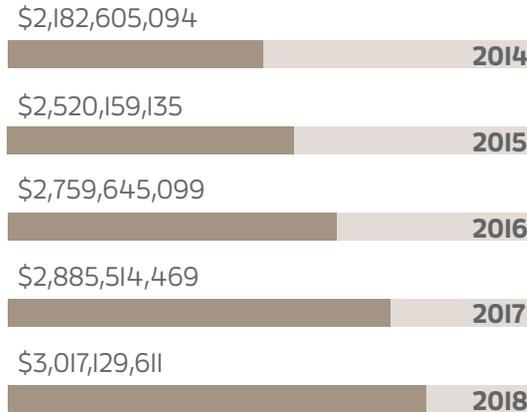
**Roland Hendricks**  
Audit Committee Chairman, TDECU Board of Directors

# Growth OVER THE YEARS

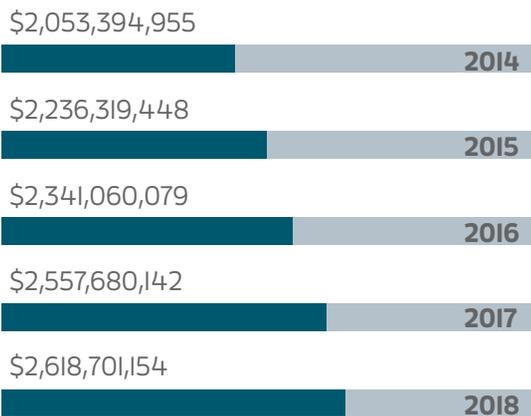
## Assets



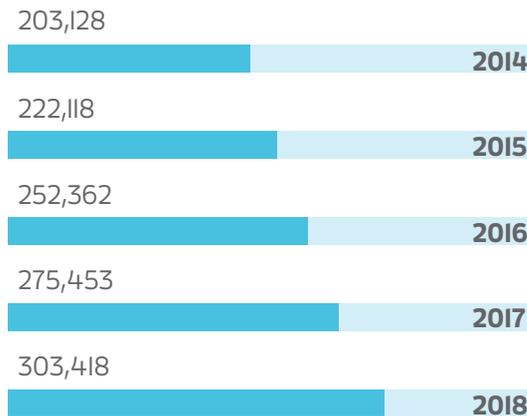
## Loans



## Deposits



## Members



“ Our lifelong dream was not only to own our home... but build it from the ground up. TDECU Mortgage was kind and compassionate. They understood this is our forever home where we’ll raise our children. ”

**John & Tonya P.**  
Members since 2017

Share your TDECU Member story at  
[tdecu.org/mystory](https://tdecu.org/mystory)

# Exemplary LEADERSHIP

## Board of Directors

### **Richard Smith**

Chairman  
(term ends March 2021)

### **Daniel Buche**

Vice Chairman  
(term ends March 2020)

### **Roland Hendricks**

Treasurer  
(term ends March 2021)

### **George Hornback, Jr.**

Secretary  
(term ends March 2021)

### **Frank Coe**

Director  
(term ends March 2021)

### **Peggy Miltenberger**

Director  
(term ends March 2019)

### **Anita Sehgal**

Director  
(term ends March 2020)

### **David Sikora**

Director  
(term ends March 2019)

### **Edward Speed**

Director  
(term ends March 2019)

### **Ed Zingleman**

Director  
(term ends March 2020)



*“ Bringing the Schulman Movie Bowl Grille to Bay City is through the ingenuity, the creativity and the vision of the Bay City Development Corporation, DC Dunham, Judge Nate McDonald, their city council, their board...and the icing and the cherry on top of that is TDECU Business Services and their ability to make this become a reality. ”*

### **Mark Schulman**

Owner, Schulman's Movie Bowl Grille  
Member since 2016

Share your TDECU Member story at  
[tdecu.org/mystory](https://tdecu.org/mystory)

## Officers

**Stephanie Sherrodd**  
President &  
Chief Executive Officer

**Murshid Khan**  
Senior Vice President,  
Chief Information Officer

**Alex de la Cruz**  
Senior Vice President,  
Chief Growth, Strategy  
& Marketing Officer

**Rhonda Pavlicek**  
Senior Vice President,  
Chief Financial Officer

**Michael Hubbell**  
Vice President,  
Chief Risk Officer



*“ I recommend using TDECU Business Services. They took the time to understand what it was we needed. They were patient with us. They understood our business model and what we were trying to accomplish.”*

**Captain Daniel Blanton**  
President, Brazos Pilots Association  
Member since 2016

Share your TDECU Member story at  
[tdecu.org/mystory](https://tdecu.org/mystory)

# Employee MILESTONE ANNIVERSARIES 2019

## 45 Years

Vickey Livingston

## 30 Years

Mary Garcia

Milissa Vitek

Lisa Ruhmann

## 25 Years

James Boland

Mark Crandall

Matt Diaz

Janice Diggs

Vic Huvelle

Rhonda Pavlicek

Tammy Radcliffe

## 20 Years

Carol Boley

Ronnie Cortez

Christina Hernandez

Cynthia Martinez

Amanda Rodriguez

## 15 Years

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Amanda Banks  
Sonya DeHoyos  
Sherry Eudy  
Deanna Gallagher  
Chuck LaFata  
Jennifer Lares  
Lori Loera  
Christie Lostracco  
Roxann Martinez  
Victoria Ruth  
Elizabeth Sanchez  
Shelly Sanders  
Jason Schneider  
Steph Sherrodd  
Laquita Thomas  
Bethany Williams

## 10 Years

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Perla Aguilar-Carroll  
Marek Antosiewicz  
Kristina Castillo  
Jud Chamblee  
Crystal Garcia  
Aubrey Gil  
Leigh Hajek  
Kassandra Jones  
Katrina Kurtz  
Gary Lanier  
Michael Martinez  
Will Matula  
Delia Mendoza  
Stephanie Mertz  
Desire Morgan  
Ryan Palma  
Patrick Ring  
Lawrence Rodriguez  
Lori Shanks  
Denise Totah  
Maria Trejo  
Luritha Trevino

## 5 Years

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Cindy Aguilar  
Mary Ansari  
Madeline Arriaga  
Tomika Barnes  
Bianca Brigham  
Brooke Brown  
Chantal Cantu  
Cedquettia Doggett  
Dawn Franklin  
Jadira French  
Vanessa Gibson  
Michelle Green  
Miles Harrison  
Cody Huggins  
Mary Kelly  
Gary Kindred  
Kathryn Lancelotta  
Erin Lankford  
Tyler Lauw  
Todd Lucas  
Scott Margraves  
Jeffrey Martin

Lauren Neal  
Isabelle Martinez  
Emilio Mata  
Marlon McMorris  
Joe Mendoza  
Karan Metzroth  
Kristen Orsak  
Dierdre Pierce  
Jamie Reyna  
Marisa Richter  
Jessica Rios  
Ryan Rodriguez  
Robert Stewart  
Rachel Sutton  
Miriam Tambrella  
Jan Taylor  
Regina Tidwell  
Juvitza Vargas  
Monique Vargas  
Mark Williams

# Making it Easier TO DO BUSINESS WITH TDECU



- ▶ TDECU's focus on the Member combines self-service tools with legendary TDECU Member Care.

## Forward Checking

In 2018, TDECU introduced Forward Checking giving our Members the benefits of a daily money management solution with an on-the-go, digital lifestyle in mind. Account holders are rewarded with higher returns on balances, plus have exclusive access to free quarterly credit scores and free identity theft recovery services to maintain a watchful eye on accounts in a digital environment.

Forward Checking provides full access to tools and resources, like:

- Online & Mobile Banking with Bill Pay & Mobile Deposit
- eDocuments including paperless statements & notices
- Visa® Debit Card with Visa Purchase Alerts
- Access to over 55,000 surcharge-free Allpoint® ATMs worldwide
- Increased Courtesy Pay limits
- 24/7 Maxine Telephone Banking

Plus, there is no minimum balance to maintain the account and no fees are assessed when our digital money management tools are utilized.

## Credit Card Improvements

In October of 2018, we completed a scheduled upgrade to a new credit card processor, giving us more flexibility in delivering superior service and card benefits. The improvements also included a switch from GoToMyCard to Access Point, which allows cardholders to take advantage of online channels to:

- Manage payments
- Initiate disputes
- View transaction history
- Enroll in eStatements
- And more!

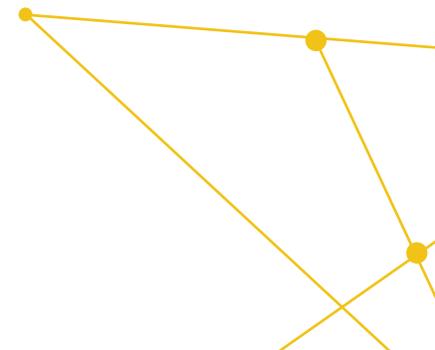
For more details on our credit card programs – including the ability to receive a 10¢ per gallon discount on fuel at participating Buc-ee's – visit [tdecu.org/credit-cards](https://www.tdecu.org/credit-cards).

## TECH Day

We provided regular touchpoints through TECH Days, hosted monthly at Member Centers throughout our service areas. The events provided Members the opportunity to interact one-on-one with on-site experts for assistance in setting up Online & Mobile Banking, Bill Pay, Mobile Deposit – and more! To learn more about using TDECU's technology to add on-the-go account access, apply for a loan, get an insurance quote – even plan for the future – simply visit [tdecu.org](https://www.tdecu.org).

## Home Buyer Seminars

TDECU Mortgage welcomed prospective home shoppers to complimentary Home Buyer Seminars throughout the year – including events that broadcast on Facebook Live! Attendees had the opportunity to ask questions, network with mortgage and real estate experts and gain up-to-date information to help out in the home buying journey. We even introduced event-goers to the TDECU Mortgage® Simplified mobile app, which allows Members to get pre-qualified and track the progress of their home loan from start to finish!



# Garland MEMBER CENTER

**2018 saw us opening the doors to our newest Member Center in Garland! The design and technology is similar to our Texas City Member Center, opened in 2017, and merges the best in Member Care with the latest technologies to allow for a self-service – or full-service – experience.**



## Member Experience

In addition to a super-convenient location just off I-635 in Garland, the location delivers on TDECU's core purpose to Improve Lives of our Members by making it even easier to do business with TDECU. The location's self-service options go a long way in enhancing the Member Experience, while introducing on-site Member Learning and Discovery Centers, self-service kiosks, and both drive-thru and walk-up ATMs.

## Technology

With just a few taps of the screen, our tablet-based systems assist Members with everything from check-in to self-service...or just about any branch-based transaction. The Member Center also features a 55" screen with on-demand, interactive content via quick tap access to products and services, ATM locations and digital banking tools, as well as our "Wow Wall" which features the latest special offers and savings opportunities.

Plus, the on-site Member Learning Center has every tool and resource you need to get comfortable with TDECU's self-service options like mobile deposit, mobile banking and more.

*“ I absolutely love this credit union! They have helped me in so many ways. While registering for college classes, there was a deadline to pay for 50%, and I couldn't cover the cost. Thanks to TDECU...I was introduced to a line of credit and am now able to further my college education. Keep doing what you all do best! ”*

**Emily B.**  
Member since 2014

Share your TDECU Member story at  
[tdecu.org/mystory](https://tdecu.org/mystory)

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