

GET SET FOR BACK TO SCHOOL

With summer coming to an end, it's officially time to prepare to send the kids back to school for a year full of learning and fun. Here are a few tips to help parents and kids make the transition a smooth one.

HAVE A FAMILY MEETING

Have a meeting to plan your weekly schedules, explain routines and set expectations before the first day of school. Have your kids participate in the routine by packing their own lunches or by picking out their clothes the night before. This meeting also provides the perfect opportunity for kids to discuss any questions they may have about the new year, like new bus routes or an unfamiliar classroom. Getting everything out in the open and everyone on board can make for a less challenging transition.

SLEEP SOLUTIONS

Practicing school bedtimes and evening routines in advance gives kids and parents the chance to adjust their sleep schedules off the summer clock. Work every night for a week to adjust your child's bedtime back to regular school hours in 30 minute increments. Lack of sleep can affect academic performance, mood and overall stress levels. It's important to outline sleep guidelines - such as limiting screen time before bed - to ensure kids are in bed and asleep on time during the school year.

HAVE A GREAT 2017 - 2018 SCHOOL YEAR!

SAY GOODBYE TO SUMMER

Send summer off in style with a weekend of family fun. Have each child select one or two fun activities from a jar of small-ticket and big-ticket choices. Parents can choose small things like visiting the local park or walking a nature trail to more complex big-ticket outings like bowling or visiting a museum. It's a fantastic way to spend some time as a family and let the kids plan the outing for a change! After the summer sendoff weekend is over, have the kids write or draw about their experiences. It's a fun memory you can scrapbook and look forward to adding to each year.

COMMUNITY CORNER



HOUSTON WOMEN'S HCOC LEADERSHIP CONFERENCE

TDECU's Lucilla Henderson, Vice President Community & Business Engagement (pictured left) with Dr. Laura Murillo, President and CEO, Houston Hispanic Chamber of Commerce at the Chamber's 2017 Women's Leadership Conference and Business Expo. Lucilla was a guest panelist and provided attendees with insight into career success and personal improvement. TDECU participated as an event underwriter.



TDECU'S ALLSTOTT AND BEALE GRADUATE FROM LEADERSHIP PROGRAM

Employees at TDECU are always striving to provide the best for our Members and Communities we serve. Recently, Anne Allstott and Patrick Beale graduated from the Angleton Chamber of Commerce's prestigious 2017 Leadership Angleton program. Both were initially selected for the program based on demonstrated leadership within the community. We are so proud of Anne and Patrick, along with all of our Employees who work hard to improve lives!

OUR MEMBERS SAY IT BEST

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and immediately, you helped me
find a better rate for my car and my
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Thank you so much!"

- Jill H. Member since 2016

CARD FRAUD IS ON THE RISE. TDECU IS HERE TO HELP.

Card fraud is on the rise at merchants, ATMs and gas pumps nationwide. While the fraudulent activity is not a result of a breach at TDECU, protecting our Members remains our highest priority. TDECU has dedicated resources that use world-class tools to detect and prevent fraud on both debit and credit cards.

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- View billing statements
- Set up account alerts
- Make a payment

Visit TDECU.org/fraud for more tips, tools and advice to avoid card fraud.

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.



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-Lisa T.

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SHARED RETIREMENT PLANNING

Research has shown less than 40% of couples plan for their retirement. However, according to a University of Missouri study, spouses who plan ahead and share with each other their vision of retirement report better psychological well-being and financial stability during retirement.

The Changing Landscape of Retirement

Men and women retiring today have lived different lives than their parents and grandparents, and the traditional view of retirement has changed. More women have entered the workforce, and men and women make more important decisions together. Research shows that couples making joint financial decisions were more prepared for unexpected events and had a more optimistic retirement outlook overall.

Preparing a Shared Retirement Plan

Before retiring, consider some of these vital retirement questions with your spouse:

- At what age do we plan to retire?
- What kind of activities will we pursue?
- Do we have any health risks?
- How will we divide household duties?
- Would we be able to go solo?

Lack of planning causes huge problems, as individuals who don't plan tend to be less successful in adjusting to new roles, have less financial stability and are more likely to become depressed. Without joint planning, you and your spouse may end up on completely different pages in retirement.

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

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ARE YOU TURNING 65 SOON?

There are many important choices when it comes to your Medicare coverage. At TDECU Insurance Agency, LLC we know this can be an overwhelming time. We want to help you answer important Medicare questions and allow you to feel confident in your medical choices. For example, our insurance agents can help you decide if you need an additional policy to supplement what Medicare does not pay. Our agents represent many carriers, allowing them to shop on your behalf. At TDECU Insurance Agency, LLC we strive to provide services that improve your life by providing thorough explanations and complete guidance regarding your coverage options.

Medicare Programs:

- Part A covers hospital stays
- Part B covers physician fees
- Part D covers prescription medications

Medigap (Medicare Supplement Insurance) helps cover some of the health care expenses that Medicare does not. There are no provider networks associated with Medicare Supplement plans. This means as long as you utilize a provider that accepts Medicare, your supplemental coverage will be provided.

Medicare Advantage plans (Part C or MA plans) typically have a provider network you should utilize. These plans provide you with Part A and Part B Medicare coverage, and most provide prescription drug coverage.

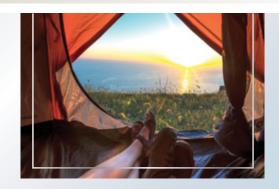
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