

800.839.1154 • TDECU.org

# TDECU CONNECTION

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

**COLLEGE...BE READY WHEN THEY ARE**

Learn how TDECU Wealth Advisors can help.

**PG 3**

**AUGUST 2017**



## ROLLIN' BACK TO CLASS

**TDECU**  
YOUR CREDIT UNION

INSIDE THIS  
EDITION

**2**

KEEP AN EYE ON YOUR  
ACCOUNT WITH GOTOMYCARD

**3**

SIMPLIFY YOUR LIFE BY  
GOING PAPERLESS

**4**

ENJOY YOUR DREAM  
WITH A PERSONAL LOAN

# 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.

## 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.

**HAVE A GREAT 2017 - 2018 SCHOOL 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

*"I am so thankful for TDECU. I joined a little over a year ago, and immediately, you helped me find a better rate for my car and my credit card. Your locations are SO convenient, and your employees are kind and professional. 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.

**Keep an extra eye on your credit card account by registering for [GoToMyCard.com](http://GoToMyCard.com).**

- Get your current account summary
- Review card activity
- View billing statements
- Set up account alerts
- Make a payment

**Visit [TDECU.org/fraud](http://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

### 1<sup>ST</sup> ANNUAL TDECU GOLF TOURNAMENT

Friday, October 13, 2017

Tee off with TDECU for our first annual golf tournament benefiting the MBA Opens Doors<sup>SM</sup> Foundation.

Visit [TDECU.org](http://TDECU.org) or email [TeeOff@TDECU.org](mailto:TeeOff@TDECU.org) for more information on how to register.



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](http://TDECU.org/mortgage)  
877.774.2657

**TDECU**  
MORTGAGE



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



## COLLEGE...BE READY WHEN THEY ARE.

Start now with our FREE 10-minute  
College Education Planning Analysis.

Learn how TDECU Wealth Advisors can help you:



Understand the Cost  
Explore the Options  
Start Saving Now!

Call 877.635.7028 or visit  
[TDECU.org/college-planning-analysis](http://TDECU.org/college-planning-analysis)  
to Schedule Your Analysis.

**TDECU**  
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## SIMPLIFY YOUR LIFE

Make Banking a Breeze  
by Going Paperless.

- Receive notifications when your statement is ready
- Receive your statement faster
- Get a record of your statements dating back two years
- Access on desktop and mobile devices

The switch is as simple as a click!

Visit [TDECU.org/paperless](http://TDECU.org/paperless) for  
information on e-Statements or  
instructions on how to enroll.



## 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](https://TDECU.org/wealth-advisors).

Not NCUA Insured	Not Credit Union Guaranteed	May Lose Value
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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.

If you need help in understanding or acquiring this valuable coverage, a member of the TDECU Insurance Agency, LLC team will be happy to review coverage options and compare quotes to help you save money. Contact TDECU Insurance Agency, LLC today at **888.833.7358** or visit [TDECUinsurance.org](https://TDECUinsurance.org).

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

## ENJOY THE YOUR DREAM YOUR WAY PERSONAL LOAN

Pay down debt, take a vacation, pay for your honeymoon, or buy some new furniture...the choice is yours!

**4.99% APR\*** \$6,000 | 60 Months | No Collateral

**Apply Today.** Visit [TDECU.org/dream-loan](https://TDECU.org/dream-loan), stop by a Member Center, or call **800.839.1154**



\*APR = Annual Percentage Rate. Lowest standard APR is 4.99% for a 60-month term and is based on credit score. Terms of repayment: \$6,000.00 at 60 monthly payments of \$113.22. To qualify for this offer, you must have a primary personal checking account with a recurring direct deposit in the amount of \$100 or more; or, you must establish a recurring direct deposit in the amount of \$100 or more within 60 days of opening a new primary personal checking account. Limited time offer. Rates and terms of this offer may change without notice. Contact TDECU for full terms/conditions.