2017 ANNUAL MEETING
Thursday, March 30, 2017

NAVIGATING THE FINANCIAL JOURNEY OF LIFE

TDECU
YOUR CREDIT UNION
To show appreciation to you, our valued Members, we are hosting our **62nd Annual Meeting** on **Thursday, March 30th**, at several locations throughout the communities we serve.

We will broadcast live from the **Dow Academic Center** in Lake Jackson to the **TDECU Stadium Club** on the UH Campus, **Victoria Community Center Dome** and the **Knights of Columbus Hall** in Dallas.

Our always popular cash prize drawings and refreshments will be available for all to enjoy. We have a lot to celebrate this year, so we hope you plan to join us.

**THURSDAY, MARCH 30, 2017**
Registration: 6:00 p.m. | Meeting: 7:00 p.m.

**DOW ACADEMIC CENTER AT BRAZOSPORT COLLEGE**
500 College Drive, Lake Jackson, TX 77566

**TDECU STADIUM CLUB AREA**
3847 Holman Street, Houston, TX 77004

**VICTORIA COMMUNITY CENTER DOME**
2905 E. North Street, Victoria, TX 77901

**KNIGHTS OF COLUMBUS HALL - OAK CLIFF**
3021 S. Hampton Rd., Dallas, TX 75224

Please visit [TDECU.org/AnnualMeeting](http://TDECU.org/AnnualMeeting) for updates and additional event details.
TDECU CONNECTION
THE INSIDE SCOOP ON YOUR FINANCES, YOUR FINANCIAL FUTURE AND MANAGING YOUR MONEY.

MARCH 2017
800.839.1154 • TDECU.org

IMPROVING OUR WEBSITE.
IMPROVING YOUR LIFE.
Visit TDECU.org/Website-Redesign to learn more.

GET READY TO RODEO

INSIDE THIS EDITION
2 TDECU CHIP-ENABLED VISA® DEBIT CARDS
3 SIT BACK, RELAX AND EARN WITH A CD
4 YOUR DREAM WAY PERSONAL LOAN
GIDDY UP, IT’S RODEO TIME!

If you have tickets for this year’s rodeo, it’s time to put those boots on and visit some of the most famous attractions at the Houston Livestock Show and Rodeo. Don’t forget to also visit us at Fun on the Farm from March 7th – 26th!

BULL RIDING
Eight seconds never seemed so long. As one of the most competitive and difficult challenges, bull riding will get you up out of your seat cheering for the rider to hold on tight.

FOOD
Some of the most delicious food can be found at the HLS&R Carnival. With classic barbecue around every corner and a variety of goodies for all ages, come hungry and be prepared to try some amazing food!

MUSIC
The Houston Livestock Show and Rodeo™ has become famous for its concerts. With a wide range of artists from every musical genre, these are concerts you don’t want to miss!

COMMUNITY CORNER

TDECU PARTNERS WITH GOODWILL HOUSTON
Recently, TDECU Employees filled a moving truck with hundreds of donations for Goodwill Industries Houston. Throughout the organization, employees were encouraged to donate new and gently-used clothing as well as household items. All donated items were sent to the Houston office of Goodwill Industries for distribution throughout Greater Houston.

TDECU AWARDED BEST CREDIT UNION BY BAY CITY TRIBUNE READERS
The Bay City Tribune named TDECU as the Reader’s Choice recipient of the Best Credit Union award. TDECU Mortgage was also recognized as the runner up for Best Mortgage Company. When asked about the recognition, Breann Ryman, Bay City Member Center Manager, said “Bay City is an amazing community to be a part of and we’re honored to receive this award.”

YOU ASKED. WE ANSWERED.

On March 1, 2017, we will begin issuing chip-enabled debit cards to all active TDECU debit cardholders. Cards will be sent via the U.S. Mail and will be issued in waves based on your current card’s expiration date as outlined in the schedule* below. You should receive your chip card ahead of your existing card’s expiration, and your existing card will remain active until your new chip-enabled card arrives.

CARD EXPIRING DATE
March 2017
April – August 2017
September – December 2017
January – March 2018
April – June 2018
July – August 2018
September – November 2018
December 2018 – February 2019

APPROXIMATE IN-HANDS DATE
Starting March 10
Starting April 8
Starting May 6
Starting June 7
Starting July 10
Starting August 8
Starting September 12
Starting October 9

*Card issuance schedule is subject to change.

You will receive an email notification 7-10 days before receiving your card via the U.S. mail. If you have not provided your email address to TDECU, you may do so by calling Member Care at 800.839.1154 or by visiting a TDECU Member Center. If you do not wish to provide an email address, please be aware of the timeline above, and be on the lookout for your new TDECU chip-enabled debit card. Should you move, make sure to provide us with your new mailing address to insure you receive your new EMV chip-enabled debit card.

If you have any questions, or for more information about chip-enabled cards, please visit us online at TDECU.org/ChipDebitCard.
EVENTS CALENDAR

**SAVE THE DATE**

**FUN ON THE FARM**
Tuesday, March 7, 2017 - Sunday, March 26, 2017
Put on your boots and visit us at Fun on the Farm at the Houston Livestock Show and Rodeo.

**HOMEBUYER SEMINAR**
Thursday, March 23, 2017
Lake Jackson Civic Center
333 Highway 332
Lake Jackson, TX 77566

**ANNUAL MEETING**
Thursday, March 30, 2017
Registration Begins: 6:00 p.m.
Meeting Begins: 7:00 p.m.
Prize Drawings and Refreshments to Follow
TDECU.org/AnnualMeeting

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**SIT BACK, RELAX AND EARN**

**CERTIFICATE OF DEPOSIT**

1.70% APY*
for 36 Months
Open with as little as $1,000

**THIS IS A LIMITED TIME OFFER, SO OPEN YOUR CD TODAY AT TDECU.ORG/CD, AT YOUR NEAREST MEMBER CENTER, OR CALL 800.839.1154.**

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**REMEMBERING A FOUNDER**

JC Stevens, Jr., one of TDECU’s founding Members, passed away on February 4, 2017. He joined TDECU in 1955 and quickly became a member on our Board of Directors. His years of service on the Board and dedication to TDECU inspired multiple generations of his family to follow in his footsteps.

Thank you, JC for your loyalty and dedication to TDECU. You will be missed.

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**Mortgage Myth:**

**I NEED 20% DOWN TO PURCHASE A HOME...**

**NOT AT TDECU!**

Enjoy up to 103% Financing and our $250 Rate Match Promise*.

**APPLY ONLINE TODAY!**

Schedule an online appointment for a Complimentary Home Buying Consultation and receive a FREE Home Buying Road Map.

TDECU.org/Mortgage
800.839.1154 x4614

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*APY = Annual Percentage Yield. APY, terms, and conditions are accurate as of 3/1/17 and are subject to change without notice. A $1,000 minimum balance is required to earn advertised APY. Valid on new money or renewing CDs only. Offer excludes Jumbo CDs. Maximum CD amount is $500,000. Other restrictions may apply. A penalty will be imposed for CD withdrawals made before maturity. Refer to TDECU’s Account Information and Truth in Savings brochures for additional terms and conditions.

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*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 for complete requirements.
ENJOY THE YOUR DREAM
YOUR WAY PERSONAL LOAN

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

Apply Today.
Visit TDECU.org/DreamLoan, 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.

DISABILITY INCOME INSURANCE

One of your most valuable assets is your ability to earn an income. Should you or your spouse experience a serious illness or injury, how would the loss of income affect you?

While your employer may provide some form of company-paid disability insurance, often coverage is only partial and/or short term. Purchasing a Personal Disability Income Insurance policy can help cover any financial gaps that you may experience — with the added bonus that these benefits are paid to you tax-free.

For assistance planning for your financial future or to receive your comprehensive 15-Minute Retirement Score, visit TDECU.org/Retirement15, or call TDECU Wealth Advisors at 877.635.7028.

HEALTH INSURANCE COVERAGE OPTIONS

Tax season is upon us and the deadline for open enrollment has passed. It is very important to have proof of health insurance when filing your taxes, so we’ve put together some useful information to make things a little easier.

There are multiple forms that can be used as proof of health insurance coverage:

- Form 1095-A: Issued to those who secured health insurance through the Marketplace.
- Form 1095-B: Issued to individuals who have ACA compliant health insurance outside of the Marketplace.
- Form 1095-C: Issued by employers who are subject to the shared responsibility provision of the Affordable Care Act.

If you missed the open enrollment deadline or do not have a qualifying life event, temporary or short-term health insurance could be your answer. Coverage can be activated as early as the day after you submit your application and premiums are generally lower than Affordable Care Act (ACA) compliant plans.

If you need help acquiring health insurance, a Member of the TDECU Insurance team will be happy to review coverage options and compare quotes to help you save money.

For additional information, visit us at TDECUInsurance.org or call 888.833.7358.

Securities and Financial Planning offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Not NCUA Insured Not Credit Union Guaranteed May Lose Value.