

Two Convenient Locations To Serve You



2140 Gollihar Road
Corpus Christi, TX 78416
(One block from the intersection
of Gollihar Road and
Crosstown Expressway)



3131 Holly Road
Corpus Christi, TX 78415
(Corner of Holly and Kostoryz)

Hours of Operation Lobby:

Monday, Tuesday, Thursday,
Friday
9:00 am - 6:00 pm
Wednesday
10:00 am - 6:00 pm
Saturday
Lobby Closed

Drive Thru:

Monday - Thursday
9:00 am - 6:00 pm
Friday
7:30 am - 6:00 pm
Saturday
9:00 am - 1:00 pm

361-855-4494
FAX 361-855-2239
Teller-Line
361-853-2255 (CALL)
Toll Free 1-800-465-4494
www.txbcu.com



BOARD OF DIRECTORS

John Valls, *Chairman*
Roland Barrera, *Vice Chairman*
Armando Chapa, *Secretary/Treasurer*

DIRECTORS

Tommy Cabello Eddie Martinez
Eugene Hernandez Lou Villagomez

CREDIT UNION PRESIDENT
David L. Brooks



FREE SHRED DAY Friday, October 20, 2017 9:00 a.m. to 5:00 p.m.

At our Holly and Gollihar Locations

Texas Bridge Credit Union is making it easy to guard yourself against identity theft by safely disposing of your old documents that contain personal information.

Members are invited to drop off their old documents at either office on that day and we will dispose of them for you for free (up to 2 mid-size boxes per member please).

Note: Documents may not be shredded on site.



New Same Day ACH Rule

Same day ACH debits went into effect September 15, 2017. When you authorize a merchant to debit your account at the credit union, it could result in a same day ACH debit which will post to your account on the day it was authorized. You may need to make changes to ensure funds are available in your account to cover those payments.

2017 Christmas Club Account Payout

If you have a 2017 Christmas Club Account, you can finish Christmas shopping before the rush this year. We will automatically disburse the funds you have accumulated in your 2017 Christmas Club Account during the first week of November. Plan ahead by opening a 2018 Christmas Club Account!



AUTO RATE SALE!
RATES AS LOW AS
1.98% APR*
NO PAYMENTS FOR 3 MONTHS






SAVE THE DATE

Texas Bridge Credit Union Annual Meeting

The Annual Meeting will be held on March 26, 2018

Notice to Membership Regarding Nominations for a Position on the Board of Directors

The nomination and election of members to serve on the Board of Directors of Texas Bridge Credit Union is governed by the credit union Bylaws and the policies and procedures adopted from time to time by the Board of Directors. The Nominating Committee, consisting of Bland Chamberlain, Tony Elizondo and Lamont Taylor, were appointed to receive nominations from interested volunteers to serve as credit union directors.

In 2018, there are three Board of Director positions to be filled, each serving a three-year term.

The Board of Directors has also determined that any interested member of the credit union shall have the right to submit their name directly to the Nominating Committee for consideration as a candidate for the Board of Directors. The Nominating Committee will accept applications beginning on October 9, 2017 and end at 5:00 pm on November 20, 2017.

If you are interested in serving the credit union as a volunteer Board Director and would like the Nominating Committee to consider you as a candidate, please submit your application to: 2018 Nominating Committee 3131 Holly Rd, Corpus Christi, TX 78415 no later than 5:00 pm on November 20, 2017 in order to be considered by the Nominating Committee as a potential candidate.

**Applications can be obtained at the Credit Union office located at:
3131 Holly Rd. Corpus Christi, TX 78415 or can be downloaded at www.txbcu.com.**

Required Notice to Members---

Access to Credit Union Documents

Upon written request, our members are entitled to review or receive a copy of the version of the following credit union documents:

- (1) Balance Sheet and Income Statement (the non-confidential pages of the latest call report may be given to meet this requirement);
- (2) A summary of the most recent annual audit completed in accordance with Texas Administrative Code, TITLE 7, Part 6, Chapter 91, SUB CHAPTER C, RULE 91.516.
- (3) A written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof: and
- (4) Internal Revenue Service Form 990.

COMPLAINT NOTIFICATION

If you have a problem with the services provided by this credit union, please contact us at:

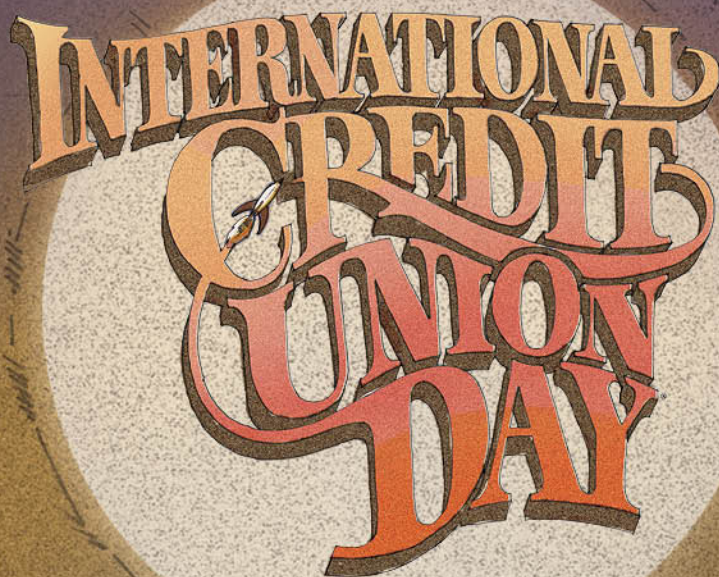
Texas Bridge Credit Union

3131 Holly Road

Corpus Christi, Texas 78415

361-855-4494 or email memberservices@txbcu.com

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Website: www.cud.texas.gov.



...IS ALMOST HERE

Visit us on Thursday, October 19th to receive a small token of appreciation for your membership!



Safe Deposit Boxes

Texas Bridge Credit Union is pleased to announce that we currently have Safe Deposit Boxes available at our Holly location.

You can choose from three (3) sizes:

Small	3x10	\$30.00/ a year
Medium	5x10	\$50.00/ a year
Large	10x10	\$100.00/ a year

If you are interested in renting a Safe Deposit Box, please contact Member Services at 361-855-4494.

HOME EQUITY LOANS

GET THE CASH YOU NEED WITH OUR LOW INTEREST RATES!

TEXAS BRIDGE
CREDIT UNION

APR = Annual Percentage Rate. Loans are available to qualified members. All loans subject to usual credit standards. Other restrictions may apply.



SNAP & DEPOSIT
SAVE TIME
AND DEPOSIT CHECKS
RIGHT FROM OUR
MOBILE APP!



TEXAS BRIDGE
CREDIT UNION



December Skip-A-Payment

**Deadline for Applications:
November 24, 2017**

Again this year our Skip-A-Payment loan extension program will be offered during the holidays.

By completing this application, and on receipt by the credit union of the processing fee, eligible members may skip their December monthly payment or two (2) biweekly payments. (December 15th & 29th paydays)

SKIP-A-PAYMENT APPLICATION

Name: _____

Account #: _____

Phone #: _____

Please skip my:

- ☐ December 2017 payment OR
☐ Two (2) biweekly payments
 (12/15 & 12/29 city paydays)

On my:

- ☐ Auto Loan #: _____
☐ Auto Loan #: _____
☐ Signature Loan #: _____
☐ Other Loan #: _____

Home Equity, Real Estate, Mobile Home, Student, Insurance, Vacation, Back-To-School loan specials, MasterCard loans and any loan granted after October 1, 2017 are excluded. Also loans granted previous extensions in 2017 under existing credit union policy are excluded. All loans must be current and your credit union account maintained in good standing. **The Skip-A-Payment requests MUST be received by Friday, November 17, 2017. I understand interest will continue to accrue on this loan during the deferral period.** Skip-A-Payment requests and extensions will not be granted in consecutive months. I understand that the net effect of the deferral will be to lengthen the term of my loan.

Borrower's Signature _____ Date _____

Co-Borrower's Signature _____ Date _____

I understand that I will be charged a processing fee of **\$20.00 per loan** request to cover processing costs. **The fee will be assessed whether the Skip-A-Payment is approved or denied.** My application for a Skip-A-Payment may not be processed until the funds are available in my account to cover the fee(s). I authorize funds to be withdrawn from my account to cover processing fees as described above.

Borrower's Signature _____ Date _____

Co-Borrower's Signature _____ Date _____



Drop off the application at our office
or mail it to: Texas Bridge Credit Union
2140 Gollihar - CC, TX 78416
3131 Holly Rd - CC, TX 78415
FAX to 855-2239
Apply online at: www.txbcu.com