



UPDATES

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

Eugene Hernandez Eddie Martinez
Lou Villagomez Tommy Cabello

CREDIT UNION PRESIDENT

David L. Brooks



MESSAGE FROM YOUR PRESIDENT

As you may recall, earlier this year we announced a proposed rebranding of the credit union's name from Corpus Christi City Employees Credit Union to Bridge Credit Union in order to better reflect our community charter and our expanded field of membership. As we began the legal and regulatory due diligence process associated with adopting this new name, we became aware of a number of potential trademark concerns associated with that proposed name. As a result, the decision was made to modify our name to **Texas Bridge Credit Union** rather than Bridge Credit Union. After obtaining final legal and regulatory approval, our new name of **Texas Bridge Credit Union** became effective on November 1, 2016.

As I mentioned previously, your Board of Directors and management team felt that a rebranding of our credit union was necessary to be more reflective of our expanded field of membership and the many new potential members we can serve. By way of explanation, as a community chartered credit union, anyone who lives, works or attends school in Nueces County can be a member of our credit union. In researching and assessing a proposed name change, we discovered that there was a common misconception that one had to be a city employee to be a member of the credit union or that we were simply a department of the City of Corpus Christi. We believe that adopting the new name **Texas Bridge Credit Union** will allow us to communicate more effectively and accurately our field of membership and who we can serve within our community. Our goal is to expand our membership while also expanding our products and services to serve all of our members needs.

As your President, you have my commitment of maintaining the high quality of service we provide our membership daily. Our values and culture are not changing...just our name. Our philosophy of "Real People, Real Personal" remains as does our commitment to our original core membership from the City of Corpus Christi, Port of Corpus Christi and Regional Transportation Authority. While I recognize that change can be challenging, it is also necessary to remain competitive in today's diversified financial environment.

I welcome and encourage your feedback and suggestions on how we can continue to best serve you. In the coming weeks you will notice changes in our signage, an updated website and much more as we transition to our new name – **Texas Bridge Credit Union**. If you have any questions, please don't hesitate to call us at 361-855-4494.

Sincerely,

David Brooks
President



Texas Bridge CU participated in the "Making Strides Against Breast Cancer" walk on Saturday, October 15, 2016. Due to the generous donations of our members and the hard work of Texas Bridge CU employees we raised over \$3000.00 to help fight Breast Cancer.

THANK YOU to everyone who donated to our fundraising efforts and for your support!

AUTO RATE SALE!

RATES AS LOW AS 1.89%



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



Holiday Hours

November 11, 2016 Veteran's Day (Closed)
November 24, 2016 Thanksgiving Day (Closed)
November 25, 2016 Day after Thanksgiving we will be Open.



Thanks, Veterans!

Now is the Time to Open your Christmas Club Savings Account for 2017

Christmas Club distributions were made on Tuesday, November 1, 2016. Take charge of your future with a Christmas Club Account at Texas Bridge Credit Union. It is the painless way to save for:

• Gifts • Year-end Expenses • Holiday Travel

Only a minimum balance of \$5.00 is needed to open the account and dividends are paid monthly on balances of \$100.00 or more. Withdrawal restrictions do apply.

It is easy... deposits can be made by payroll deduction, automatic transfer, online, mail, or at the credit union office. Contact Member Services at 361-855-4494.

Holiday LOANS

5.99%



APR = Annual Percentage Rate. Loans are available to qualified members. All loans subject to usual credit standards. Other restrictions may apply. Ends 1/31/2017.



December Skip-A-Payment Special

Deadline for Application November 18, 2016

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 2nd & 16th paydays)

SKIP-A-PAYMENT APPLICATION

Name: _____

Account #: _____

Phone #: _____

Please skip my:

- ☐ December 2016 payment OR
☐ Two (2) biweekly payments
(12/2 & 12/16 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, 2016 are excluded. Also loans granted previous extensions in 2016 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 18, 2016. 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.

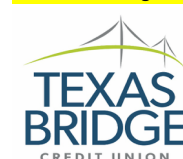
Borrower's Signature _____ Date _____

Co-Borrower's Signature _____ Date _____

I understand that I will be charged a processing fee of **\$15.00 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