

# UPDATES

## Lower Your Auto Loan Rate

Refinance your vehicle from another financial institution and receive an additional 1% off your current loan rate.

Certain conditions apply. Contact our Loan Department today for more information.

### DIVIDEND RATES

The Board of Directors has approved the following Dividend Rates as of October 1, 2016.

Share Account	Dividend	Annual Percentage Yield
\$100 - \$9,999	.25%	.25%
\$10,000 - \$24,999	.35%	.35%
\$25,000 & over	.45%	.45%
<b>GEM Checking</b>	.20%	.20%
<b>Budget Checking</b>	.10%	.10%
<b>Economy Checking</b>	0.00%	0.00%
<b>Kirby Kids Club</b>	.50%	.50%
<b>Money Market</b>		
\$1,000 - \$24,999	.40%	.40%
\$25,000 - \$49,999	.50%	.50%
\$50,000 and over	.60%	.60%
<b>Christmas Club</b>	.50%	.50%
<b>Vacation Club</b>	.50%	.50%
<b>IRA Share Acct</b>		
\$500 - \$24,999	1.00%	1.00%
\$25,000 and over	1.10%	1.11%

### Term Share Certificates as of 10/1/2016

\$1000 - \$24,999		
6 mos.	.60%	.60%
12 mos.	.80%	.80%
18 mos.	1.00%	1.00%
24 mos.	1.20%	1.20%
36 mos.	1.40%	1.41%
\$25,000 & over		
6 mos.	.70%	.70%
12 mos.	.90%	.90%
18 mos.	1.10%	1.10%
24 mos.	1.30%	1.31%
36 mos.	1.50%	1.51%

Rates on Term Share Certificates are Subject to Change without notice.

Contact a Member Services Representative at 361-855-4494 for further information about applicable fees and terms.

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

# 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. Ends October 31, 2016.



Caller-Times  
**Best of the Best**



On September 25, 2016 Bridge Union participated in the Caller-Times Best of the Best Showcase at the American Bank Center (results are still pending). During the event, everyone that stopped by our booth was encouraged to register for a chance to win 1 of 2 Apple iPads.

**Congratulations to Celeste Banda and Corina Moya for winning the two amazing prizes.**  
**Thank you to everyone that voted for Bridge Credit Union!**



## **SAVE THE DATE**

### **Bridge Credit Union Annual Meeting**

The Annual Meeting will be held on March 20, 2017.

### **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 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 Chris DeLeon, were appointed to receive nominations from interested volunteers to serve as credit union directors.

In 2017, there are three Board of Director positions to be filled. Two positions are for a three-year term and one position is for an unexpired two-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 3, 2016 and end at 5:00 pm on November 11, 2016.

If you are interested in serving the credit union as a volunteer Board Director and would like the Nomination Committee to consider you as a candidate, please submit your application to: 2017 Nominating Committee 3131 Holly Rd, Corpus Christi, TX 78415 no later than 5:00 pm on November 11, 2016 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.mybridgecu.com](http://www.mybridgecu.com).



## Account Verification

Every two years your credit union conducts a Verification of Accounts to maintain the financial integrity of members account records. The verification is being performed as of September 30, 2016 with assistance of auditors from Credit Union Resources, Inc. A notice of the verification is included with your statement. Please compare your statement with your records and report any differences in balances to:

**Credit Union Resources, Inc.**  
**Financial and Technology Services**  
**P.O. Box 655147**  
**Dallas, TX 75265-5147**

If you do not receive a statement, contact Credit Union Resources, Inc., Financial and Technology Services. When replying, please state your name, account number and the name of the credit union. If no errors exist you do not need to take any further action.

## 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 Notice

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

**Bridge Credit Union**  
**3131 Holly Road**  
**Corpus Christi, Texas 78415**  
**361-855-4494 or email [crunion@mybridgecu.com](mailto:crunion@mybridgecu.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](http://www.cud.texas.gov).*

# 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: Bridge Credit Union  
2140 Gollihar - CC, TX 78416  
3131 Holly Rd - CC, TX 78415  
FAX to 855-2239  
Apply online at: [www.mybridgecu.com](http://www.mybridgecu.com)**

# SALUTE TO OUR VETERANS AND FIRST RESPONDERS



Bridge CU is proud to recognize and honor our Veterans and First Responders with reserved parking spaces when visiting the credit union.

We thank you for your prior as well as continued service and bravery.



## FREE SHRED DAY

Friday, October 21, 2016 - 9:00 a.m. to 6:00 p.m.

At our Holly and Gollihar Locations

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 Insurance Products now Available from CUFG Group

Bridge CU, along with CUFG Group, is proud to offer premium insurance products to our members at competitive rates. CUFG works with 'A' rated insurance carriers who are committed to member services and offers auto, home, life and health insurance products.

Several Bridge CU members have already saved thousands of dollars a year on their insurance policies by choosing CUFG Group! Simply go online at [www.mybridgecu.com](http://www.mybridgecu.com) to get your free, no obligation quote today!



## Home Loans

Bridge CU now offers home mortgage loans as well as options for refinancing your existing home.

We've joined forces with SWBC Mortgage to provide these loans at very attractive rates and terms. By offering Conventional, Jumbo, VA and FHA loans you can find the right loan for your situation.

*Visit our website or contact Suzie Harz with SWBC at 1-800-460-6990 ext. 11506 for additional details.*

## 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