### FEBRUARY 2018



### SAVE THE DATE Texas Bridge Credit Union Annual Meeting

Our Annual Meeting will be held on March 26, 2018

### Valencia Event Center 6110 Ayers St.

### 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 CabelloEddie MartinezEugene HernandezLou Villagomez

CREDIT UNION PRESIDENT David L. Brooks



# **MADDING**

UPDATES

Texas Bridge Credit Union's mobile banking app has many convenient features. TXBCU is committed to bringing our Membership new, safe and convenient ways to bank.

**Remote Card** – Using the Mobile App you can deactivate, reactivate, or report your debit card lost or stolen. Simple, safe and secure!

**Remote Deposit Capture** – Make your check deposits electronically using our Mobile Banking app on your smart phone or device.

IPay – Pay your bills using the mobile app

Get started by downloading our app from the Apple Store or Google Play and enjoy these electronic features available to you.

# IRA contributions for 2017 can be made until April 17, 2018

An Individual Retirement Account (IRA) is a great tool to help you plan for your retirement. Depending on the type of IRA you select and other factors, contributions may be tax deductible and can grow tax deferred or tax free.

The IRA contribution limit is \$5,500 in 2017. For those 50 and older, there is also a catch-up provision that allows you to contribute even more to your IRA. The provision adds \$1,000 to the basic IRA contribution limit, which means that the maximum contribution for taxpayers 50 and older is from \$6,500 for 2017.

Choose between either an IRA Savings Account or IRA Certificate. An IRA Savings Account requires a minimum deposit of \$500 with dividends paid quarterly on the average daily balance.

IRA Certificates require a minimum deposit of \$1,000 and are offered for terms of 12, 18, 24, and 36 months.

Contact our Member Services Department at 361-855-4494 about making an IRA ontribution, rollover, direct transfer or distribution.

# FREE CHECKING ACCOUNT

Texas Bridge Credit Union's Economy Checking features numerous services at NO COST! Don't pay monthly account fees at other financial institutions when you can get the following services for FREE:

- Free EMV Debit MasterCard
- Free Mobile App for iPhones & Android Phones
- Free Online Banking
- Free eAlerts & E-Statements
- Free Online Bill Pay
- Free Remote Deposit Capture
- 24-Hour ATM access using our Debit MasterCard
- Unlimited Check Writing Privileges
- Overdraft Protection Available through Savings Account
- Courtesy Pay Protection (qualified members)
- Direct Deposit
- Discounted Theme Park Tickets

For more information on this product, call or visit our Member Services department.

### Traveler's Checks & American Express Gift Cards

Texas Bridge Credit Union is no longer offering American Express Traveler's Checks or American Express Gift Cards for sale or available to GEM accounts.

Please contact Member Services with any questions you may have.

## Finance an Auto with Your Tax Refund

Expecting a tax refund this year?

Use it to finance your new or used auto from Texas Bridge Credit Union for lower monthly payments! Conditions apply.

Contact our Loan Department for more details.



# **Enroll for Courtesy Pay**

Courtesy Pay will allow us to pay your checks by overdrawing your account instead of returning an item as NSF (non-sufficient funds). Contact Member Services for more details. Certain fees and conditions apply.

### **Pay Day Alternative Loan**

Avoid the cycle of pay day lenders that charge exceptionally high interest rates with our Pay Day Alternative Loan program. This short-term loan provides you funds at affordable rates and flexible payment options with **no credit check and no penalty for early repayment.** Members must have a savings or checking account with direct deposit for at least six months prior to obtaining a loan.

For more information on this product, call or visit our loan department or apply online at www.txbcu.com. Certain fees and conditions apply.

# Auto, Home, Health and Life Policies From CUFG Group Insurance



The New Year is an ideal time to review your current insurance policies and coverages. We have partnered with CUFG Group who offers premium insurance products to our members at very competitive rates. CUFG works with 'A' rated insurance carriers who are committed to member service and offers auto, home, life and health insurance products.

Several Texas Bridge Credit Union members continue to **save thousands of dollars** a year on their insurance policies by choosing CUFG Group! Simply visit us online at **www.txbcu.com** to get your free, no obligation quote today.



# 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
Larye	IUXIU	\$100.00/ a year

If you are interested in renting a Safe Deposit Box, please contact Member Services.