



UPDATES

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.



*Happy New Year from the
Board of Directors and Staff
of Texas Bridge Credit Union.*

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

MESSAGE FROM YOUR PRESIDENT



Warmest wishes as we enter 2018 and I sincerely hope you enjoyed the holiday season with family and friends. This past year was a busy and productive one at your credit union. We completed our first year with our new name, Texas Bridge Credit Union, and it has been positively received by our members and the community.

We completed the transition to our chip-enabled (EMV) debit MasterCard program to help reduce fraud and offer enhanced security features. We also introduced Temp to Perm debit cards so members no longer have to wait and can receive a temporary debit

card on the same day. New upgrades were also made to our website to improve the look and navigation of the site. In January, 2018 you will notice changes to our online banking providing new features for your use. We will continue to invest in products, services and technology in 2018 to offer you more convenience and peace of mind when banking with us.

Texas Bridge Credit Union was active in our community in 2017 by participating in more than 20 events benefiting many worthy local non-profit organizations including the American Cancer Society, Goodwill, Big Brothers/Big Sisters and the United Way.

Operationally, your credit union performed well in 2017. Loan volume increased over 15% while assets (deposits) grew as well. We continue to offer some of the best rates in the area for autos and home equity loans. If you or a friend are looking for a loan contact us first for fast, fair, and personal service. We continue to focus on providing the best service to our current membership while also looking to grow our credit union to serve new members.

Texas Bridge Credit Union remains positioned to continue to grow and provide you the products and services for your financial needs. As always, I welcome your feedback and suggestions on how we can continue to best serve you today and in the future.

Sincerely,

David Brooks
President



AUTO RATE SALE!

RATES AS LOW AS

1.98%

APR*

NO PAYMENTS FOR 3 MONTHS

**EXTENDED THROUGH
» JANUARY 2018**





ANNUAL MEETING & ELECTION NOTICE

Texas Bridge Credit Union will hold its 66th Annual Meeting at 7:00 p.m. on March 26, 2018. The Annual Meeting will be held at the Valencia Event Center located at 6110 Ayers St., Corpus Christi, TX 78415.

This year there are three positions open for election on the Board of Directors. All three positions are for a three year term. After careful review, the Nominating Committee, appointed by the Chairman of the Board of Directors, has nominated one member for each Board position to be filled. The three nominees are as follows:

3 Year Term – John Valls	(incumbent)
3 Year Term – Armando Chapa	(incumbent)
3 Year Term – Eugene Hernandez	(incumbent)

A brief statement of qualifications and biographical data for each of the nominees is included with this notice.

Further nominations may be made by official petition signed by 333 eligible members. Beginning Wednesday, January 10, 2018, official petitions and the rules and instructions for the completion of the official petition may be obtained at either Credit Union office located at 2140 Gollihar Rd., Corpus Christi, TX 78416 or 3131 Holly Rd., Corpus Christi, TX 78415 between the hours of 9:00 a.m. and 5:00p.m. Monday through Friday. Official petitions must be completed in full compliance with the election rules as set forth in the rules and instructions for the completion of the official petition and must include each signer's signature and printed name, the last 4 digits of the signer's member number, and the signer's complete address and telephone number. Members who are 18 years of age or older and who meet certain requirements under the Texas Finance Code and Regulations of the Texas Credit Union Commission are eligible for election. Official petitions must be accompanied by a signed statement from the nominee that he or she is agreeable to the nomination and will accept office if elected and should also include a brief statement of qualifications and biographical data. Elected officials are legally responsible for the fiscal integrity of the Credit Union and for compliance with State and Federal laws.

Official petitions must be filed with the Secretary of the Board of Directors at either Credit Union office located at 2140 Gollihar Rd., Corpus Christi, TX 78416 or 3131 Holly Rd., Corpus Christi, TX 78415, by 5:00 p.m. on Friday, February 9, 2018, which is the closing date for receiving nominations by petition. There will be no nominations from the floor. The election will not be conducted by ballot when there is only one nominee for each position to be filled. When only one member is nominated for each position to be filled, each nominee shall be deemed elected by general consent or acclamation. If there is more than one nominee for any position to be filled, the election shall be by voting conducted at the Annual Meeting by means of ballot boxes located at the Annual Meeting. The Secretary of the Board of Directors shall cause printed ballots to be distributed to the members eligible to vote present at the Annual Meeting. In such event, the election shall be determined by plurality vote.

Sincerely,

Armando Chapa
Secretary of the Board
Texas Bridge Credit Union

Board Nominee Biographies



John E. Valls (Incumbent)

John Valls is a 20+ year member and has served as Chairman of the Board of Texas Bridge CU for the past five years after his first year on the board in 2012. Additionally, he was Board Chairman for the Corpus Christi RTA and the C.C. Hispanic Chamber of Commerce in 2014. He is currently on the board of the Nueces County Appraisal District and the Nueces County Hospital District. John is a consultant in the areas of public administration and business development and received his BBA from Sam Houston State University and MBA from Texas A&M University – Corpus Christi.



Armando Chapa (Incumbent)

Armando Chapa retired from the City of Corpus Christi in 2014 after 36 years of municipal government service. He was most recently the City Secretary for the City of Corpus Christi from 1985-2014. He has served on the Texas Bridge Credit Union Board of Directors since June 2014 and currently serves as Secretary of the Board. Mr. Chapa is a graduate of Texas A&I University – Kingsville with a BA and MA in Psychology. He was a Certified Municipal Clerk and is a former member of the Texas Municipal Clerks Association and the International Institute of Municipal Clerks.



Eugene Hernandez (Incumbent)

Eugene Hernandez is currently the Chief of Police at Driscoll, Texas. He retired as a Corpus Christi Police Department Lieutenant in 2013. He has served on the Texas Bridge Credit Union Board of Directors since 2012. Furthermore, he is member of the Texas Police Chiefs Association, the National Sheriff's Association and the Board of Certified Safety Professionals.

DIVIDEND RATES

The Board of Directors has approved the following Dividend Rates as of January 1, 2018.

	Dividend	Annual Percentage Yield
Share Account		
\$100 - \$9,999	.25%	.25%
\$10,000 - \$24,999	.35%	.35%
\$25,000 & over	.45%	.45%
GEM Checking	.20%	.20%
Budget Checking	.10%	.10%
Economy Checking	0.00%	0.00%
Kirby Kids Club	.75%	.75%
Money Market		
\$1,000 - \$24,999	.40%	.40%
\$25,000 – \$49,999	.50%	.50%
\$50,000 and over	.60%	.60%
Christmas Club	.50%	.50%
Vacation Club	.50%	.50%
IRA Share Acct		
\$500 - \$24,999	1.00%	1.00%
\$25,000 and over	1.10%	1.11%

	Dividend	Annual Percentage Yield
Term Share Certificates as of 1/1/2018		
\$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.

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.

Internet Banking (Flex Teller) Upgrade

Beginning Tuesday, January 9, 2018, our internet banking service will be upgraded.

With this upgrade, your online banking experience will be enhanced by providing easier navigation to commonly used features and also offer a fresh look.

Your login and password will remain the same and Member Services is available to answer any questions you may have.

We hope you enjoy our new look as we constantly work to improve the products and services for our 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

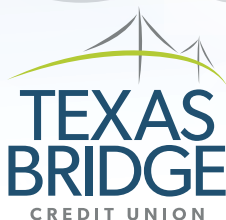
If you are interested in renting a Safe Deposit Box, please contact Member Services.

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



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.

