

## 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



Texas Bridge Credit Union hosted its 66th Annual Meeting on Monday, March 26, 2018 at the Valencia Event Center. More than 225 members and guests enjoyed good company, food, desserts and receive an update on the financial performance of the credit union.

Congratulations to John Valls, Armando Chapa and Eugene Hernandez for being re-elected to the Board of Directors of Texas Bridge Credit Union for a three-year term.

You can view the 2017 Annual Report on our website at [www.txbcu.com](http://www.txbcu.com) or request a copy at either of the credit union offices.

# AUTO RATE SALE!

## RATES AS LOW AS

# 2.39% APR\*

**NO PAYMENTS FOR 3 MONTHS**

\*APR = Annual Percentage Rate. Loans are available to qualified members. All loans are subject to usual credit standards. Your APR depends on credit standing. Other restrictions may apply. Credit union membership is required to receive loan services.



**TEXAS BRIDGE**  
CREDIT UNION



# Dr. Seuss Day



Texas Bridge Credit Union partnered with the United Way of the Coastal Bend to celebrate Dr. Seuss Day. Employees dressed in Dr. Seuss hats and read to children at Bethune Day Care and Wesley Community Center to encourage reading at a young age.

## GAP Plus – New Product

Texas Bridge Credit Union has upgraded our GAP Auto Coverage to GAP Plus.



In the event of a total loss, loans enrolled in GAP Plus pays an additional \$1,000 if a member finances a replacement vehicle with TXBCU within 90 days of the original insurance carrier's settlement. Current pricing is \$320 for vehicles and \$350 for motorcycles financed for 72 months or less.

Certain conditions apply and our friendly Loan Department is ready to assist with any questions you may have.

## 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.

## Bylaws

Texas Bridge Credit Union's corporate bylaws are posted (bylaws were revised and amended in 2014, 2015 & 2016) to [www.txbcu.com](http://www.txbcu.com).

## 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 \$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 contribution, rollover, direct transfer or distribution.

## 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](mailto: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](http://www.cud.texas.gov).

**FREE SHRED DAY**  
**Friday, April 20, 2018**  
**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.**