

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

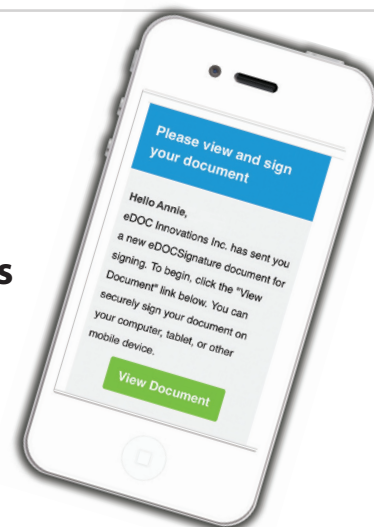
David L. Brooks



eDocs Is Here!

We are excited to announce that eDocs is now available to our membership. eDocs allows you to sign credit union documents electronically from your preferred device and saves a trip to the credit union.

***This new service is simple,
fast and secure!***



Receive your Monthly Statements Faster and Reduce Fraud Exposure with eStatements

eStatements are available to view using our Flex Teller online banking system. When you sign up to receive electronic statements instead of paper statements, you will:

- Receive an email reminder that your statement is available to view online. No more waiting for the mail to deliver them to you.
- Reduce your exposure to mail fraud and identity theft. No more statements in your mailbox containing personal information.
- Eliminate clutter around your home. Your eStatements are saved in one convenient place online.
- Support the environment by reducing paper use.

Contact Member Services for more details and sign up today!

AUTO RATE SALE!

RATES AS LOW AS

3.25% 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.





SAVE THE DATE

Texas Bridge Credit Union Annual Meeting

The Annual Meeting will be held on March 25, 2019

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 Texas 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, Art Granado and Scott Leeton, were appointed to receive nominations from interested volunteers to serve as credit union directors.

In 2019, there is one Board of Director position to be filled, serving a three-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 10, 2018 and end at 5:00 pm on November 19, 2018.

If you are interested in serving the credit union as a volunteer Board Director and would like the Nominating Committee to consider you as a candidate, please submit your application to: 2019 Nominating Committee 3131 Holly Rd, Corpus Christi, TX 78415 no later than 5:00 pm on November 19, 2018 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.txbcu.com.**

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:

**Texas Bridge Credit Union
3131 Holly Road
Corpus Christi, Texas 78415**

361-855-4494 or email 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.

FREE SHRED DAY

**Friday, October 19, 2018
9:00 a.m. to 5:00 p.m.
at our Gollihar and
Holly 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.



2018 Christmas Club Account Payout

If you have a 2018 Christmas Club Account, you can finish Christmas shopping before the holiday rush this year. We will automatically disburse funds you have accumulated in your 2018 Christmas Club account on Friday, November 2, 2018.

**Plan ahead by opening
a 2019 Christmas Club
Account today!**





Credit Life/Credit Disability Insurance

Prepare for the unexpected with credit life/credit disability insurance on your loan at Texas Bridge CU.

We offer affordable insurance plans that are designed to pay or reduce your loan balance in the event of death or disability.

It's available for a number of loan products including signature loans, auto loans, our TXBCU credit card and can be added at any time.

Create a financial safety net for you and your family by talking with one of our loan officers today.

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, 2018 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

Or via email at:

verification@curesources.coop

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.

2019 Calendars are Coming!

Texas Bridge Credit Union calendars will be available on Monday, November 26, 2018.

Our calendars are a very popular complimentary item so be sure to pick up yours at either our Gollihar or Holly office beginning the Monday after Thanksgiving!

December Skip-A-Payment

**Deadline for Applications:
November 23, 2018**

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 14th & 28th paydays)

SKIP-A-PAYMENT APPLICATION

Name: _____

Account#: _____

Phone #: _____

Please skip my:

- ☐ December 2018 payment OR
☐ Two (2) biweekly payments
(12/14 & 12/28 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, 2018 are excluded. Also loans granted previous extensions in 2018 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 23, 2018. 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.

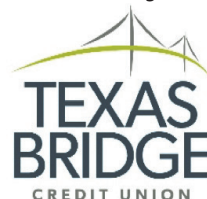
Borrower's Signature _____ Date _____

Co-Borrower's Signature _____ Date _____

I understand that I will be charged a processing fee of **\$20.00 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 361-855-2239
Apply online at: www.txbcu.com