

SAVE THE DATE Texas Bridge Credit Union Annual Meeting

The Annual Meeting will be
held on March 25, 2019

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 CU in the Community

Texas Bridge Credit Union has been active in our community and raising funds for worthy non-profit organizations. We participated in the American Heart Association's Heart Walk, the City of Corpus Christi's Health Fair & United Way Kickoff as well as the Galvan Elementary Fall Festival.

A special thank you to our members who donated to our fundraising efforts throughout October!

Now is the Time to Open your Christmas Club Savings Account for 2019

Christmas Club distributions were made on Friday, November 2, 2018. Take charge of your future with a Christmas Club Account at Texas Bridge Credit Union.

It is the painless way to save for:

- Gifts • Year-end Expenses • Holiday Travel

Only a minimum balance of \$5.00 is needed to open the account and dividends are paid monthly on balances of \$100.00 or more. Withdrawal restrictions do apply. It is easy... deposits can be made by payroll deduction, automatic transfer, online, mail, or at the credit union office. Contact Member Services at 361-855-4494.



Fraud Prevention Week

Fraud Prevention Week takes place each November and we're offering some tips to help you avoid being a victim of fraud:

- **Know who you're dealing with.** In any transaction you conduct, make sure to check with your state or local consumer protection agency and the Better Business Bureau (BBB) to see if the seller, charity, company, or organization is credible.
- **Pay the safest way.** Credit cards are the safest way to pay for online purchases because you can dispute the charges if you never get the goods or services or if the offer was misrepresented.
- **Guard your personal information.** Crooks pretending to be from companies you do business with may call or send an email, claiming they need to verify your personal information. Don't provide your credit card or bank account number unless you are actually paying for something and know who you are sending payment to.
- **Stay safe online.** Don't send sensitive information such as credit card numbers by email because it's not secure. Look for clues about security on Web sites. At the point where you are asked to provide your financial or other sensitive information, the letters at the beginning of the address bar at the top of the screen should change from "http" to "https" or "shttp."
- **Resist pressure.** Legitimate companies and charities will be happy to give you time to make a decision. It's probably a scam if they demand that you act immediately or won't take "No" for an answer.
- **Don't believe promises of easy money.** If someone claims that you can earn money with little or no work, get a loan or credit card even if you have bad credit, or make money on an investment with little or no risk, it's probably a scam. Oftentimes, offers that seem too good to be true, actually are too good to be true.

Source: www.fraud.org

 **Thanks,
Veterans!**

 **Happy Thanksgiving!**

Holiday Hours

November 12, 2018	Veteran's Day (Closed)
November 22, 2018	Thanksgiving Day (Closed)
November 23, 2018	Day after Thanksgiving we will be Open



**Buy Your New Auto
OR REFINANCE**
Your Current Vehicle at
3.25% APR*
WITH NO PAYMENTS
FOR 3 MONTHS

Certain Conditions Apply

 

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



**21-Month Term
Certificate Rate**
2.25% APY*

*APY = Annual Percentage Yield. Minimum deposit of \$10,000. Interest compounded quarterly. Penalty for early withdrawal.

 