



# UPDATES

## 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



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

### FREE CHECKING ACCOUNT

Tell your family and friends about Texas Bridge Credit Union's **Economy Checking Account**. It features a number of **FREE** features and services that are charged at most banks! Don't pay monthly account and transaction fees at other financial institutions when you can get the following services for **FREE** at TXBCU including:

- **FREE** EMV Debit MasterCard
- **FREE** Mobile App for iPhones & Android Phones
- **FREE** Online Banking
- **FREE** eAlerts & eStatements
- **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 about our **Economy Checking Account**, call or visit our Member Services department.

### Direct Deposit Your IRS Tax Refund

Save yourself a trip and have this year's IRS tax refund directly deposited into your Texas Bridge Credit Union account. Direct deposit also processes faster and is more secure than having a check mailed to your home. All you need is our routing number (314978404) and your account number to have your tax refund in your account quickly and securely!

## 21-Month Term Certificate Rate

# 2.25%<sup>APY\*</sup>

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



# ANNUAL MEETING & ELECTION NOTICE

**Texas Bridge Credit Union will hold its 67th Annual Meeting at 7:00 p.m. on March 25, 2019. The Annual Meeting will be held at the Valencia Event Center located at 6110 Ayers St., Corpus Christi, TX 78415.**

This year there is one position open for election on the Board of Directors. The position is 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 the Board position to be filled. The nominee is:

**3 Year Term – Lou Villagomez, Sr. (incumbent)**

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

Further nominations may be made by official petition signed by 336 eligible members. Beginning Wednesday, January 9, 2019, 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 8, 2019, 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 BIOGRAPHY



### Lou Villagomez, Sr. (Incumbent)

Lou Villagomez, Sr. retired as Director of Security for AEP Texas and also retired from the Corpus Christi Police Department as Assistant Police Chief in 2005. He is a graduate of TAMU - CC with an M.A. in Interdisciplinary Studies: Criminal Justice - Political Science. He is a graduate of Leadership Corpus Christi Class III. Mr. Villagomez is a Trustee for both LULAC Council 4444 and Knights of Columbus Council 11107, a Life Member of the DAV and VVA as well as an OLPH parishioner. Additionally, he currently serves as Second Vice-President of the Fraternal Order of Police Lodge 27 and is Sergeant-of-Arms for the Coastal Bend Peace Officers Association.

## DIVIDEND RATES

The Board of Directors has approved the following Dividend Rates as of January 1, 2019.

	Dividend	Annual Percentage Yield		Dividend	Annual Percentage Yield
<b>Share Account</b>					
\$100 - \$9,999	.25%	.25%			
\$10,000 - \$24,999	.35%	.35%			
\$25,000 & over	.45%	.45%			
<b>GEM Checking</b>	.20%	.20%			
<b>Budget Checking</b>	.10%	.10%			
<b>Economy Checking</b>	0.00%	0.00%			
<b>Kirby Kids Club</b>	1.00%	1.00%			
<b>Money Market</b>					
\$1,000 - \$24,999	.40%	.40%			
\$25,000 - \$49,999	.50%	.50%			
\$50,000 and over	.60%	.60%			
<b>Christmas Club</b>	.50%	.50%			
<b>Vacation Club</b>	.50%	.50%			
<b>IRA Share Acct</b>					
\$500 - \$24,999	1.00%	1.00%			
\$25,000 and over	1.10%	1.11%			
			<b>Term Share Certificates as of 1/1/2019</b>		
			\$1000 - \$24,999		
			6 mos.	.75%	.75%
			12 mos.	1.00%	1.00%
			18 mos.	1.20%	1.20%
			24 mos.	1.40%	1.40%
			36 mos.	1.60%	1.61%
			\$25,000 & over		
			6 mos.	.85%	.85%
			12 mos.	1.10%	1.10%
			18 mos.	1.30%	1.31%
			24 mos.	1.50%	1.51%
			36 mos.	1.70%	1.71%

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.



### MESSAGE FROM YOUR PRESIDENT

From our Texas Bridge Credit Union family to yours, Happy New Year. As I reflect on 2018, it was one of numerous milestones and accomplishments at your credit union. We experienced increases year over year in Return on Assets, Capital and Net Income while also focused on growing our membership and deposits.

Loan growth in autos, home equity and personal loans was strong with a nearly 20% increase in activity over 2017. This was complemented with some of the lowest delinquency ratios in my tenure at this credit union.

Texas Bridge CU also continued to be a valued community partner by participating in numerous activities including fundraising walks and education scholarships. We partnered with some of the most trusted non-profit organizations in the area including the United Way, American Heart Association, KEDT, Goodwill and Special Olympics to name a few.

I am also honored that in January 2019 I will have served as your President for 25 years. Thanks to the efforts of the many Directors and staff over this time we have continued to grow, change, and positively affect the lives of thousands of our members.

As I look ahead to 2019, I remain committed to serving the financial needs of our membership while continuing to grow your credit union and invest in technology and convenience services you've come to expect from us. I encourage your feedback and input as to how we can better serve you.

Sincerely,  
  
 David Brooks  
 President

## New Look for Statements

If you receive paper statements from TXBCU you will notice a change in 2019. Our statements now feature double-sided printing. This allows us to save money on printing and postage each time your statement is mailed. Please contact Member Services if you have any questions on the new look.



## 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.



Your Texas Bridge CU family was in the holiday spirit this year by partnering with local non-profits including the American Heart Association and the United Way. Kirby the Kangaroo also joined Santa Claus at the Pan American Golf Association's annual meet and greet for students at West Oso ISD.

*We are looking forward to a great 2019 and wish you and your family a Happy New Year!*

**Fund YOUR HOLIDAY**

**Holiday LOANS 5.99%**

Member Lender NCUA