



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



Direct Deposit Your IRS Tax Refund

Fast. Secure. Green.

Choose

DIRECT DEPOSIT

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!

Enroll in Courtesy Pay

Enrolling in Courtesy Pay from TXBCU allows us to pay your checks or authorize debit card transactions when you don't have sufficient funds in your account. Certain fees apply for this convenience. Contact Member Services for more details.

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.

**21-Month Term
Certificate Rate**

2.25% APY*

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

IRA Contributions for 2018 can be made until April 15, 2019

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 2018 (\$6,000 in 2019). 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 2018.

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.

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.

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.

MOBILE BANKING

ACCESS YOUR ACCOUNT ANYWHERE, ANYTIME.



Texas Bridge Credit Union's mobile banking app has many convenient features. TXBCU is committed to bringing our Membership new, safe and convenient ways to bank.

Remote Card – Using the Mobile App you can deactivate, reactivate, or report your debit card lost or stolen. Simple, safe and secure!

Remote Deposit Capture – Make your check deposits electronically using our Mobile Banking app on your smart phone or device.

iPay – Pay your bills using the mobile app.

Get started by downloading our app from the Apple Store or Google Play and enjoy these electronic features available to you.

Pay Day Alternative Loan

Avoid the cycle of pay day lenders that charge exceptionally high interest rates with our Pay Day Alternative Loan program. This short-term loan provides you funds at affordable rates and flexible payment options with no credit check and no penalty for early repayment. Members must have a savings or checking account with direct deposit for at least six months prior to obtaining a loan.

For more information on this product, call or visit our loan department or apply online at www.txbcu.com. Certain fees and conditions apply.

NEED A NEW CAR? USE YOUR TAX REFUND TOWARDS A DOWN PAYMENT TODAY!



3131 Holly Road, Corpus Christi, Texas 78415
2140 Golluhar Road, Corpus Christi, Texas 78416
Office: (361) 855-4494 Teller-Line: (361) 853-2255

txbcu.com

