

# UPDATES

## **We Have** 2 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







# **Annual Meeting**

**Our Annual Meeting is scheduled for** Monday, March 25, 2019, 7:00 pm at The Valencia Event Center (6110 Ayers near Saratoga)

The business meeting and Board of Directors elections will be conducted during the meeting.

Biz Kid\$ Partnership



Union was proud to partner with Kaffie Middle School in our 3rd Annual Biz Kid\$ program.

Three student teams were taught an 11 week financial literacy and entrepreneurship curriculum. Each class presented innovative business plans for judging ranging from a custom education app to a more convenient way to drink flavored water.

The top-scoring team, Kool Kapz, will now compete in a three-state regional competition for the opportunity to win a \$1,500 grant for their school!



# 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.

### **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!







TXBCU participated in the 2019 Goodwill Walk/Run and the Dr. Seuss Reading Day at the Molina Neighborhood Center.

#### **DIVIDEND RATES**

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

Share Account	Dividend	Annual Percentage Yield		Dividend	Annual Percentage Yield
\$100 - \$9,999	.25%	.25%	Term Share Certificates as o	of 1/1/2019	
\$10,000 - \$24,999	.35%	.35%	\$1000 - \$24,999		
\$25,000 & over	.45%	.45%	6 mos.	.75%	.75%
GEM Checking	.20%	.20%	12 mos.	1.25%	1.26%
Budget Checking	.10%	.10%	18 mos.	1.50%	1.51%
Economy Checking	0.00%	0.00%	24 mos.	1.75%	1.76%
Kirby Kids Club	1.00%	1.00%	36 mos.	2.00%	2.02%
Money Market			\$25,000 & over		
\$1,000 - \$24,999	.45%	.45%	6 mos.	.85%	.85%
\$25,000 – \$49,999	.55%	.55%	12 mos.	1.35%	1.36%
\$50,000 – \$99,999	.65%	.65%	18 mos.	1.60%	1.61%
\$100,000 and over	.75%	.75%	24 mos.	1.85%	1.86%
Christmas Club	.50%	.50%	36 mos.	2.10%	2.12%
Vacation Club	.50%	.50%	D. T. Cl. C. oft a later later at		
IRA Share Acct			Rates on Term Share Certificates are subject to change without notice.		
\$500 - \$24,999	1.00%	1.00%	Contact a Member Services Representative at 361-855-4494 for further information about applicable fees and terms.		
\$25,000 and over	1.10%	1.11%			