MARCH 2019



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





LENDER



Texas Bridge Credit Union hosted its 67th Annual Meeting on Monday, March 25, 2019 at the Valencia Event Center. More than 225 members gathered to learn more about their credit union and spend time with friends, neighbors and fellow coworkers while also enjoying a wonderful dinner from Bill Miller BBQ.

We honored David Brooks in celebration of his 25th anniversary as the President of Texas Bridge Credit Union and offered our congratulations to Lou Villagomez for being re-elected to the Board of Directors for a three-year term. Members were also updated on the favorable financial performance of Texas Bridge Credit Union in 2018. For those unable to attend, you can review the 2018 Annual Report on our website at www.txbcu.com or request a copy at either of our credit union offices. We hope to see you at the 68th Annual Meeting next year!



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.

Complaint Notification

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.

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.

Board Director Vacancy

A Board Director vacancy is available to serve an unexpired term through March 2020 at Texas Bridge Credit Union. TXBCU members in good standing can apply for this Board position until Thursday, April 18, 2019 at 5:00pm.

Applications to serve and complete instructions are available by going to www.txbcu.com or by picking up a packet at either our Holly or Gollihar offices during normal business hours.

FREE SHRED DAY Friday, April 19, 2019 9:00 a.m. to 5:00 p.m. At our Holly and Gollihar 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.

Bylaws

Texas Bridge Credit Union's corporate bylaws are posted (bylaws were revised and amended in 2014, 2015 & 2016) at www.txbcu.com.



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.