



# UPDATES

## SAVE THE DATE Texas Bridge Credit Union Annual Meeting

The Annual Meeting will be held on March 23, 2020

### 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

#### BOARD OF DIRECTORS

John Valls, *Chairman*  
Roland Barrera, *Vice Chairman*  
Armando Chapa, *Secretary/Treasurer*

#### DIRECTORS

Eugene Hernandez    Lou Villagomez  
Eddie Martinez        Denise Villagran

#### CREDIT UNION PRESIDENT

David L. Brooks

361-855-4494  
FAX 361-855-2239  
Teller-Line  
361-853-2255 (CALL)  
Toll Free 1-800-465-4494  
www.txbcu.com



## TXBCU in the Community



Your Texas Bridge Credit Union team has been participating in numerous events throughout our beautiful community this Fall. We are proud to have partnered with so many outstanding non-profit organizations including the American Cancer Society, Christus Health System and the United Way to name a few. We also sponsored the City of Corpus Christi's Health Fair & United Way kickoff which gave us the opportunity to visit with many of our valued city employee members. We also had a scary good time dressing up for Halloween!

We encourage you to support our annual Thanksgiving raffle, Driscoll Children's Hospital candy sales and the Toys for Tots campaign at each of our credit union offices throughout the holidays.

# AUTO RATE SALE!

## RATES AS LOW AS

# 3.33% APR\*

### NO PAYMENTS FOR 3 MONTHS








\*APR - Annual Percentage Rate. Loans are available to qualified members. All loans are subject to usual credit standards. Your APR depends on credit standing. Other restrictions may apply. Credit union membership is required to receive loan services.

## Fraud Prevention Week

Fraud Prevention Week takes place from November 18-22, 2019. There are several steps you can take to protect yourself and others from fraud and scams this holiday season and beyond. Criminals and con artists use many scams to target unsuspecting people who have access to money. Consumer scams happen on the phone, through the mail, e-mail, or over the internet. They can occur in person, at home, or at a business.

Here are some tips to protect yourself from scams:

- **Never share numbers or passwords for any bank accounts, credit cards or Social Security information.**
- **Never pay up front for a promised prize.** It's a scam if you are told that you must pay fees or taxes to receive a prize or other financial windfall.
- **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 to whom you are sending payment.
- **After hearing a sales pitch, take time to compare prices.** Ask for information in writing and read it carefully.
- **Too good to be true?** Ask yourself why someone is trying so hard to give you a "great deal. If it sounds too good to be true, it probably is.
- **Watch out for deals that are only "good today" and that pressure you to act quickly.** Walk away from high-pressure sales tactics that don't allow you time to read a contract or get legal advice before signing. Also, don't fall for the sales pitch that says you need to pay immediately, for example by wiring the money or sending it by courier.
- **Put your number on the National Do Not Call Registry.** Go to [www.donotcall.gov](http://www.donotcall.gov) or call (888) 382-1222.

Source: [www.consumerfinance.gov](http://www.consumerfinance.gov) and [www.fraud.org](http://www.fraud.org)

## Now is the Time to Open your Christmas Club Savings Account for 2020

Christmas Club distributions were made on Friday, November 1, 2019. 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.



### Holiday Hours



November 11, 2019 Veterans Day (Closed)  
 November 28, 2019 Thanksgiving Day (Closed)  
 November 29, 2019 Day after Thanksgiving Open

Find your HOLIDAY  
**Holiday LOANS 5.99%**  
 NCUA logo

# December Skip-A-Payment

### Deadline for Applications: November 22, 2019

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 13th & 27th paydays)

## SKIP-A-PAYMENT APPLICATION

Name: \_\_\_\_\_

Account#: \_\_\_\_\_

Phone #: \_\_\_\_\_

### Please skip my:

- December 2019 payment OR
- Two (2) biweekly payments (12/13 & 12/27 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, 2019 are excluded. Also loans granted previous extensions in 2019 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 22, 2019. 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](http://www.txbcu.com)