



# 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



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

## New Year, New Checking Account!

### Is your Checking Account meeting your financial needs?

All TXBCU checking accounts (Economy, Budget and GEM) come with the **FREE** services you need to do your day-to-day banking – Online Banking, Mobile Banking, e-Alerts, Debit MasterCard®, 24-Hour Teller Line, E-statements, Online Check Images, Bill Pay and **FREE** ATM access at TXBCU ATM's.

If you are tired of other financial institution's advertising to be a low cost account but charging you higher fees then check us out!

Contact Member Services or use our SWITCH KIT at [www.txbcu.com](http://www.txbcu.com) to open your TXBCU Checking account Today.



Certain conditions apply.

**'Earn a \$20 account credit for each friend  
or family member you refer that opens an  
account at Texas Bridge Credit Union!'**

## 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!



# ANNUAL MEETING & ELECTION NOTICE

Texas Bridge Credit Union will hold its 68th Annual Meeting at 7:00 p.m. on March 23, 2020. The Annual Meeting will be held at the Valencia Event Center located at 6110 Ayers St., Corpus Christi, TX 78415.

This year there are three positions open for election on the Board of Directors. Each 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 each of the Board positions to be filled. The nominees are:

<b>3 Year Term – Roland Barrera</b>	<b>(incumbent)</b>
<b>3-Year Term – Eddie Martinez</b>	<b>(incumbent)</b>
<b>3-Year Term – Denise Villagran</b>	<b>(incumbent)</b>

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 8, 2020, 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 7, 2020, 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



## ***TEXAS BRIDGE CREDIT UNION 2020 BOARD NOMINEE BIOGRAPHIES***



### **Roland Barrera (Incumbent)**

Roland Barrera provides consulting and risk management services to individuals, business owners and public agencies emphasizing on employee benefits. His agency has been recognized by the National Association of Health Underwriters for five consecutive years. Roland has served on the Texas Bridge Credit Union Board for six years and is Vice Chairman. He is past Chair of the Insurance and Financial Advisors Political Action Committee and is a Past President of the Coastal Bend Association of Health Underwriters.

He currently serves on the Corpus Christi City Council representing District 3. He has been involved in Texas politics for many years being an advocate for small business, insurance issues, children's issues, public transportation and immigration reform. Mr. Barrera is past Chairman of the Texas Association of Mexican American Chambers of Commerce. Furthermore, he served eight years on the Corpus Christi Regional Transportation Authority Board, including two as Board Chair. He is also Past President of the Children's Advocacy Center of the Coastal Bend and Past President of the Corpus Christi Kiwanis Club. Roland was born and raised in Corpus Christi and is the proud parent of three children and two grandchildren. He is a parishioner of Most Precious Blood Catholic Church where he sings in the choir.



### **Eddie Martinez (Incumbent)**

Edward 'Eddie' Martinez currently works for the Port of Corpus Christi as Business Development Representative, promoting the Port throughout the region. He has served in various roles over the last 19 years. He graduated with Bachelor in Business Administration from the University of the Incarnate Word with a Minor in Information Technology.

Mr. Martinez has served our community throughout his career including the CC Regional Transit Authority Board of Directors where he currently serves as Board Chairman, American Red Cross-Coastal Bend, Eagle Ford Consortium, Westside Business Association and is a graduate of Leadership Corpus Christi-Class 29. Mr. Martinez has been a member in good standing with Texas Bridge Credit Union for many years and currently serves on the Board of Directors.



### **Denise Villagran (Incumbent)**

Denise Villagran currently works for Entrust, Inc., a third-party health insurance administrator, as a Sales Manager. Denise and her husband, Urban, have been members of Texas Bridge Credit Union for nearly 40 years and she has served on TXBCU's Board of Directors for the past 9 months.

Ms. Villagran is active in her industry including serving as the Region VI Leadership Chair of the National Association of Health Underwriters and Board member of the Texas Association of Benefit Administrators. Denise is a graduate of Texas A&M University-Corpus Christi with a Masters in Business Administration.



# A MESSAGE FROM YOUR PRESIDENT




I would like to wish each of you a happy and prosperous New Year. 2019 was a year of numerous challenges and opportunities for our Texas Bridge Credit Union team. Financially, we enjoyed year over year growth in Capital and Deposits and operationally received favorable results from our Credit Union Department examiners and third-party auditors.

Our South Texas economy continues to be strong and we are encouraged that 2020 will offer opportunities for us to continue to grow our membership and loan activity. We continue to enjoy, thanks to our valued members, some of the lowest loan delinquency ratios in South Texas and the state.

Texas Bridge CU remains committed to giving back to our community that has served us so well. I am proud of our entire team that volunteers their time by participating in numerous community activities such as fundraising walks and promoting financial literacy in our local schools. We also are focused on promoting higher education by partnering with the Education is Our Freedom scholarship program. We also partnered with some of the most trusted non-profit organizations in the area including the United Way, KEDT, Goodwill and Feria de las Flores to name a few.

One milestone that I personally accomplished in 2019 was being your President for the past 25 years. I remain humbled and honored to have earned the trust of our Board of Directors and membership to allow me lead this wonderful organization and serve you. Our Texas Bridge Credit Union family is the best credit union I've had the privilege to work with in my entire career.

Looking ahead to 2020, our team will continue to be available to assist you achieve your dreams, help solve your financial challenges and guide you on a path to financial stability and success. We will maintain our commitment to invest in tools, technology and services that will serve our current and future membership. As always, I encourage your feedback and input on how we can best serve the best membership in South Texas.

Sincerely,  
  
David Brooks  
President

## DIVIDEND RATES

The Board of Directors has approved the following Dividend Rates as of January 1, 2020.

	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	.45%	.45%
\$25,000 - \$49,999	.55%	.55%
\$50,000 and over	.65%	.65%
\$100,000 and over	.75%	.75%
<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%

	Dividend	Annual Percentage Yield
<b>Term Share Certificates as of 1/1/2020</b>		
\$1000 - \$24,999		
6 mos.	1.00%	1.00%
12 mos.	1.50%	1.51%
18 mos.	1.60%	1.61%
24 mos.	1.75%	1.76%
36 mos.	2.00%	2.02%
\$25,000 & over		
6 mos.	1.10%	1.11%
12 mos.	1.60%	1.61%
18 mos.	1.70%	1.71%
24 mos.	1.85%	1.86%
36 mos.	2.10%	2.12%

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.

# ***TXBCU*** ***in the Community***



**Texas Bridge employees enjoyed the holiday season by giving back to our community. We were pleased to support the Pan American Golf Association's annual Meet & Greet with Santa for West Oso ISD elementary students. We hosted the City of Corpus Christi's United Way employee raffle drawing at our Holly office and many of our staff attended the Coastal Bend Chapter of Credit Union's annual Toys for Tots dinner.**

**Your Texas Bridge family wishes each of our wonderful members a Happy New Year!**