MARCH 2020

Loan Choices

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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





68th Annual Meeting

Our Annual Meeting is scheduled for Monday, March 23, 2020, 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.

Apply for Loan on our Mobile App Today!

Texas Bridge Credit Union has made it even easier for you to apply for a loan through our mobile app TX BRIDGE CU.

Easily login and quickly apply for a personal, new auto or used auto loan from the convenience of your mobile device. You can even sign your loan documents electronically and get funded for a loan without ever having to visit one of our offices! TXBCU remains committed to investing into products and services that make life a little bit easier for our membership.

Take advantage of this short form application during our Auto Rate Sale going on now!

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Avoid the Hooks of Phishing Scams

Knowledge and awareness. Those two things can protect taxpayers and their family members from getting caught up in a phishing scam during tax season.

A phishing scam is often an unsolicited email or a website that looks like a legitimate site designed to trick users. The scams convince people into providing personal and financial information. Scam emails can arrive to personal and work accounts on computers, smartphones and tablets.

Phishing scams often use one or more of these tactics. The scammers: • Pose as a trusted bank, favorite retail store, government agency, or even a tax professional.

- Tell the taxpayer there's something wrong with their account.
- Tell the recipient they're in violation of a law.

Tell the taxpayer to open a link in email or download an attachment.
Send the taxpayer a familiar looking – but fake – website and ask them to log in to it.

Thieves do these to trick taxpayers into revealing account numbers and passwords. The thieves secretly download malicious software on to someone's device to collect personal information. The criminal might also try to fool the recipient into sending money to the scammers.

It's important to remember that the IRS never:

Calls to demand immediate payment using a specific payment method such as a prepaid debit card, iTunes gift card or wire transfer.
Asks a taxpayer to make a payment to a person or organization other than the U.S. Treasury.

• Threatens to immediately bring in local police or other law-enforcement groups saying they can have the taxpayer arrested for not paying.

• Demands taxes be paid without giving the taxpayer the opportunity to question or appeal the amount owed.

When in doubt, taxpayers can always check the status of their taxes by registering at IRS.gov. From there, taxpayers can check their account balance for the current tax year or any previous tax year with a balance due.

Source: www.irs.gov

IRA Contributions for 2019 can be made until April 15, 2020

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 \$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 \$7,000 for 2019.

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.





TXBCU partnered with the United Way of the Coastal Bend to promote literacy in our community while also celebrating Dr. Seuss Day. Our employees read several books including 'The Cat in The Hat' and 'Green Eggs and Ham' to several pre-school students at the Wesley Community Center.

FREE SHRED DAY Friday, April 17, 2020 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.

Two-Factor Authentication Security



Maintaining the security and integrity of your financial information is a top priority at Texas Bridge Credit Union. We will be introducing two-factor authentication for our mobile app to ensure your information stays right where it should, with you. The appearance and user interface of our app will remain the same but two-factor authentication will offer peace of mind knowing that your information is secure. Please contact Member Services if you have any questions or need assistance with this new enhanced security feature to our mobile app.