



# 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:

**TEMPORARILY  
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



## COVID-19 MESSAGE TO OUR VALUED TEXAS BRIDGE CREDIT UNION FAMILY



On behalf of our Board of Directors and team at Texas Bridge Credit Union, I would like to express my gratitude for your patience, understanding and cooperation during this unprecedented time. Together, we will learn, grow and emerge stronger from this COVID-19 pandemic.

Our lobbies remain temporarily closed with very few exceptions (i.e. access to safe deposit boxes) to ensure the health and safety of our members and our employees. However, our drive-thru operations remain open at both our Holly and Gollihar locations. All other credit union operations continue as normal including direct deposits, ACH, electronic deposits/withdrawals, etc. Additionally, our Member Services Department and Loan Department also remain available to communicate via telephone during normal business hours.

For those who have been impacted by COVID-19, we have introduced a number of products and services to help our members through this difficult time. These include special loan products, loan payment deferrals and more.

As always, your deposits at Texas Bridge Credit Union remain safe and federally insured by the National Credit Union Administration (NCUA). See [MyCreditUnion.gov](http://MyCreditUnion.gov) for more information about NCUA deposit insurance.

Sincerely,

**David Brooks**  
President

## COVID-19 ASSISTANCE AVAILABLE TO TEXAS BRIDGE CU MEMBERS

### Skip-A-Payment

We are offering Skip-A-Payments on current auto and personal loans for up to 3 months and TXBCU has waived application/processing fees. Skip-A-Pay also applies to current non-real estate business/commercial loans. Contact our Loan Department for additional details.

### Emergency Assistance Loans

We are offering Emergency Assistance Loans as low as 5.99% APR and have extended the repayment terms to up to 36 months.

### Auto Rate Sale

We have extended our 2.49% APR Auto Rate Sale and no payments for 90 days for the purchase or refinance of new and used vehicles.

### Payday Alternative Loans

Our Payday Alternative Loan helps you avoid the cycle of payday lenders with affordable rates and flexible payment options. Also, no credit check and no penalty for early repayment.

*\*Please note certain conditions apply to each of above listed products.*

## TWO-FACTOR AUTHENTICATION SECURITY LAUNCHES APRIL 20, 2020

Maintaining the security and integrity of your financial information is a top priority at Texas Bridge Credit Union. On April 20, 2020 we will launch SMS two-factor authentication for our **mobile app and online banking** 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.*



## IRA Contributions for 2019

### EXTENDED until July 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.

### 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](mailto: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](http://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.

## Bylaws

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

**Free Shred Day  
Postponed from  
Friday, April 17, 2020  
until Friday, July 17, 2020**



**Due to COVID-19  
concerns, our 68th  
Annual Meeting has  
been postponed.  
We will update our  
membership when  
the date is  
rescheduled.**

## AUTO RATE SALE!

**RATES AS LOW AS** **No Payments  
for 90 Days**

**2.49%  
APR\***

**FOR NEW &  
USED AUTOS!**



**TEXAS  
BRIDGE  
CREDIT UNION**

\*APR = Annual Percentage Rate. Offer also applies to the refinancing of new vehicles. Loans are available to qualified members. All loans are subject to credit review standards. Your APR depends on credit standing. Other restrictions may apply. Credit union membership is required to receive loan services.