

# UPDATES



January 2021

## 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:

Mon, Tue, Thu, Fri  
9:00 am - 5:00 pm  
Wednesday  
10:00 am - 5:00 pm  
Saturday  
Lobby Closed

### Drive Thru:

Monday - Friday  
9:00 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](http://www.txbcu.com)



From the  
Board of Directors  
and Staff  
of Texas Bridge Credit Union.



## A MESSAGE FROM YOUR PRESIDENT



Happy New Year on behalf of our Board of Directors and staff at Texas Bridge Credit Union! We enter 2021 proudly celebrating 70 years of service to our members and our community. None of this would have been accomplished without the trust each of you have placed in our credit union and we intend to continue doing so for another 70 years and beyond.

We applaud the patience and understanding of our members throughout 2020. We had to make some difficult decisions to modify our operations in order to protect the health and safety of our staff and membership.

Many of us had to embrace new technologies, learn new vocabularies and transition our lifestyles. However, you adapted along with us and we sincerely appreciate your support.

To say 2020 was an unprecedented year would be an obvious understatement. But not necessarily for negative reasons many may believe. Thanks in large part to our extremely valued membership, your credit union had one of its most profitable years in history. By offering some of the lowest auto rates throughout 2020, Texas Bridge CU experienced impressive growth in auto loans while also maintaining one of the lowest delinquency rates in all of Texas. We remain committed to providing fair rates on the money you borrow while also offering competitive rates on the money you save with us.

While our community activity was limited due the pandemic, Texas Bridge Credit Union continued to seek opportunities to make an impact. In April 2020, when locating masks was a challenge, we were able to purchase 5,000 N95 masks and donated them to the Corpus Christi Police Department and Corpus Christi Fire Department. Additionally, we mailed 4,000 masks to our 65 year and older Texas Bridge Credit Union members to help ensure their safety when they had to be out of their homes.

Looking ahead to 2021, I'm certain we will continue to experience challenges but I remain optimistic we will be able to overcome each of them with the continued support and trust of our membership and the great team at your credit union. I look forward to celebrating our 70th anniversary and also look forward to the opportunity of personally engaging with each of our members in due time.

Sincerely,

David Brooks  
President





# ANNUAL MEETING & ELECTION NOTICE

Texas Bridge Credit Union will hold its 69th Annual Meeting at 7:00 p.m. on March 29, 2021. Detailed information regarding whether the event will be held virtually or in-person will be forthcoming.

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 – John Valls</b>	<b>(incumbent)</b>
<b>3-Year Term – Armando Chapa</b>	<b>(incumbent)</b>
<b>3-Year Term – Gino Hernandez</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 335 eligible Texas Bridge Credit Union members. Beginning Wednesday, January 13, 2021, 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 12, 2021, 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





# SAVE THE DATE

## Texas Bridge Credit Union 69th Annual Meeting

**The Annual Meeting will be held on March 29, 2021**

### 2021 Board Nominee Biographies



#### **John E. Valls (Incumbent)**

John Valls is a 20+ year member and has served as Chairman of the Board of Texas Bridge CU for the past eight years after his first term on the board in 2012. Additionally, he was previously Board Chairman for the Corpus Christi RTA and the C.C. Hispanic Chamber of Commerce in 2014. He currently serves on the Nueces County Hospital District Board and the Corpus Christi Business & Job Development Corporation. John is a consultant in the areas of public administration and business development and received his BBA from Sam Houston State University and MBA from Texas A&M University – Corpus Christi.



#### **Armando Chapa (Incumbent)**

Armando Chapa retired from the City of Corpus Christi in 2014 after 36 years of municipal government service. He was most recently the City Secretary for the City of Corpus Christi from 1985-2014. He has served on the Texas Bridge Credit Union Board of Directors since June 2014 and is currently Secretary of the Board. He also serves as a board member on the Nueces County Appraisal District, has served on numerous boards and commissions in the past and held local, state and national officer positions in the League of United Latin American Citizens organization. Mr. Chapa is a graduate of Texas A&I University – Kingsville with a BA and MA in Psychology. He was a Certified Municipal Clerk and is a former member of the Texas Municipal Clerks Association and the International Institute of Municipal Clerks



#### **Eugene Hernandez (Incumbent)**

Eugene Hernandez retired as a Corpus Christi Police Department Lieutenant in 2013 and is currently Regional Safety Manager with Sun Coast Resources. He has served on the Texas Bridge Credit Union Board of Directors since 2012 and has been a member of TXBCU for more than 30 years. Additionally, he is member of the Texas Police Chiefs Association, the National Sheriff's Association and the Board of Certified Safety Professionals.



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*Save yourself time and have this year's IRS tax refund directly deposited into your Texas Bridge Credit Union account. Also, you can receive potential future stimulus payments more quickly by establishing your TXBCU account information with the IRS.*

*Direct deposit processes faster and is more secure than having a physical check mailed to your home. All you need is our routing number (314978404) and your account number to have your tax refund deposited into your account quickly and securely!*

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**2.49%**  
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**FOR NEW &  
USED AUTOS!**



\*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.



**TEXAS  
BRIDGE**  
CREDIT UNION