

### MAY 2021



Memorial Day is a day to remember all those who gave their lives protecting our Freedom.

We will be Closed on Monday, May 31, 2021 in observance of Memorial Day.

### 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





LENDER

# IRA Contributions for 2020 can be made until May 17, 2021

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 2020. 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 2020.

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.



NCUA

txbcu.com

## Important Notice for Internet Explorer 11 Users

Texas Bridge Credit Union members currently using Internet Explorer 11 web browser are encouraged to download and utilize Microsoft Edge or Google Chrome browsers for their online banking needs.

Beginning August 17, 2021 Internet Explorer will no longer be supported and TXBCU members will not have access to Internet Banking on their desktop, tablet and/or mobile devices that are utilizing Internet Explorer 11.

If you have questions or need assistance in advance of this change, please contact Member Services.



Competitive rates as LOW as 3.75% APR\*
Repayment Terms up to 20 years
No escrow requirements
For more information or to apply
for a home equity loan contact your loan officer.

\*APR= Annual Percentage Rate. Loans are available to qualified members. All loans subject to usual credit standards. Other restrictions may apply.



# Apply for a 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.



## **DIVIDEND RATES**

TXBCU Board of Directors has approved the following Dividend Rates as of April 1, 2021.

	Dividend	Annual Percentage	Term Share Certificates	Dividend	Annual Percentage
Share Account		Yield			Yield
\$100 - \$49,999	.20%	.20%	\$1000 - \$24,999		
\$50,000 and over	.30%	.30%	6 mos.	.75%	.75%
GEM Checking	.20%	.20%	12 mos.	1.10%	1.11%
Budget Checking	.10%	.10%	18 mos.	1.15%	1.16%
Economy Checking	0.00%	0.00%	24 mos.	1.20%	1.21%
Kirby Kids Club	1.00%	1.00%	36 mos.	1.25%	1.26%
Money Market			\$25,000 & over		
\$1,000 - \$24,999	.30%	.30%	6 mos.	.85%	.85%
\$25,000 – \$49,999	.40%	.40%	12 mos.	1.20%	1.21%
\$50,000 and over	.50%	.50%	18 mos.	1.25%	1.26%
Christmas Club	.25%	.25%	24 mos.	1.30%	1.31%
Vacation Club	.25%	.25%	36 mos.	1.35%	1.36%
IRA Share Acct					
\$500 - \$24,999	.90%	.90%	Rates on Term Share Certificates are subject to change without notice.		
\$25,000 and over	1.00%	1.00%			

Contact a Member Services Representative at 361-855-4494 for further information about applicable fees and terms.

