

UPDATES



OCTOBER 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



SAVE THE DATE Texas Bridge Credit Union

The Annual Meeting will be held on March 28, 2022

Notice to Membership Regarding Nominations for a Position on the Board of Directors

The nomination and election of members to serve on the Board of Directors of Texas Bridge Credit Union is governed by the credit union Bylaws and the policies and procedures adopted from time to time by the Board of Directors. The Nominating Committee, consisting of Irma Caballero, Urban Villagran and Milo Loa were appointed to receive nominations from interested volunteers to serve as a credit union director.

In 2022, there is one Board Director position to be filled serving a three-year term.

The Board of Directors has also determined that any interested member of the credit union shall have the right to submit their name directly to the Nominating Committee for consideration as a candidate for the Board of Directors. The Nominating Committee will accept applications beginning on October 6, 2021 and will end at 5:00 pm on November 19, 2021.


If you are interested in serving the credit union as a volunteer Board Director and would like the Nominating Committee to consider you as a candidate, please submit your application to: 2022 Nominating Committee 3131 Holly Rd, Corpus Christi, TX 78415 no later than 5:00 pm on November 19, 2021 in order to be considered by the Nominating Committee as a potential candidate.

Applications can be obtained at the Credit Union office located at 3131 Holly Rd. Corpus Christi, TX 78415 or can be downloaded at www.txbcu.com.

KEEP THE LIGHTS ON WITH A HOME GENERATOR LOAN

RATES AS LOW AS

1.99% APR*



**TEXAS
BRIDGE**
CREDIT UNION
txbcu.com

*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.

2021 Christmas Club Account Payout



If you have a 2021 Christmas Club Account, you can finish Christmas shopping before the holiday rush this year. We will automatically disburse funds you have accumulated in your 2021 Christmas Club account by 12:00PM on Friday, November 5, 2021.

Plan ahead by opening a 2022 Christmas Club Account today!

FREE SHRED DAY

Friday, October 29, 2021

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.

Coming Soon!

No-Fee ACH External Transfers

Texas Bridge CU continues to invest in products and services that provide convenience for our membership. In the coming weeks we will launch ACH External Transfers. This new feature, available on our mobile app and online banking, allows you to transfer funds electronically between financial institutions. If you have accounts in your name at multiple financial institutions, you will now be able to directly transfer funds between those accounts usually within 1-2 business days. One of the greatest features of all... there is no fee for processing transfers!

Contact our Member Services department at 361-855-4494 for assistance in getting this new service established on your account or for more details.



DECEMBER



SKIP-A-PAYMENT

DEADLINE IS NOVEMBER 19, 2021

This year our Skip-A-Payment loan extension program will be offered during December. By completing this application, and on receipt by the credit union of the processing fee, eligible members may skip their December monthly payment or two (2) biweekly payments.

SKIP-A-PAYMENT APPLICATION

Name: _____

Account #: _____

Phone #: _____

Please skip my: (select only one)

☐ December 2021 payment OR

☐ Two (2) biweekly payments
12/10 & 12/24

On my:

☐ Auto Loan #: _____

☐ Auto Loan #: _____

☐ Signature Loan #: _____

☐ Other Loan #: _____

Home Equity, Real Estate, Mobile Home, Student, Insurance, Vacation, Back-To-School loan specials, MasterCard loans and any loan granted after October 1, 2021 are excluded. In addition, loans granted previous extensions in 2021 under existing credit union policy are excluded. All loans must be current and your credit union account maintained in good standing. **The Skip-A-Payment requests MUST be received 2 weeks prior to due date. I understand interest will continue to accrue on this loan during the deferral period.** Skip-A-Payment requests and extensions will not be granted in consecutive months. I understand that the net effect of the deferral will be to lengthen the term of my loan. **Any loan with a Skip-A-Payment granted in June, July or August 2021 will not qualify for the December Skip-A-Payment.**

Borrower's Signature

Date

Co-Borrower's Signature

Date

I understand that I will be charged a processing fee of \$25.00 per loan request.

to cover processing costs. **The fee will be assessed whether the Skip-A-Payment is approved or denied.** My application for a Skip-A-Payment may not be processed until the funds are available in my account to cover the fee(s). I authorize funds to be withdrawn from my account to cover processing fees as described above.

Borrower's Signature

Date

Co-Borrower's Signature

Date

Drop off the application at our office or mail it to:

Texas Bridge Credit Union

2140 Gollihar - CC, TX 78416

3131 Holly Rd - CC, TX 78415

FAX to 855-2239

Apply online at: www.txbcu.com



AUTO RATE SALE

1.89% APR*
90 DAYS NO PAYMENTS



TEXAS
BRIDGE
CREDIT UNION

*APR - ANNUAL PERCENTAGE RATE. OFFER ALSO APPLIES TO THE REPAYMENT OF NEW VEHICLES. LOANS ARE AVAILABLE TO QUALIFIED MEMBERS. ALL LOANS ARE SUBJECT TO CREDIT REVIEW. STANDARD YOUR APRY DEPENDS ON CREDIT STANDING. OTHER RESTRICTIONS MAY APPLY. CREDIT UNION MEMBERSHIP REQUIRED TO RECEIVE LOAN SERVICES.



txbcu.com

— Required Notices to Members —

PLEASE KEEP US INFORMED OF NAME AND ADDRESS CHANGES

PLEASE CHECK YOUR NAME(S) AND ADDRESS ON THE FRONT OF THIS STATEMENT. IF NOT EXACTLY CORRECT, COMPLETE THIS FORM AND RETURN IT TO THE CREDIT UNION OFFICE.

PLACE AN X IN FRONT OF ITEM(S) TO BE CHANGED

- ☐ Member's Name _____
- ☐ Joint Member's Name(s) _____
- ☐ Address (including Apartment No.) _____
- ☐ City and State _____ ☐ Zip Code _____
- ☐ Home Phone _____ ☐ Work Phone _____
- Signature _____

IMPORTANT INFORMATION REGARDING THE COMPUTATION OF YOUR LOAN BALANCE AND LOAN FINANCE CHARGES:

The balance on which the finance charge is computed is the actual unpaid loan balance each day after credits are subtracted and new advances or other charges are added. The finance charge is computed when you make a payment. For each day since your last payment, the unpaid balance in your account is multiplied by the corresponding daily periodic rate. The sum of these charges is the finance charge you owe on the loan account.

OPEN-END LOAN ACCOUNTS ONLY YOUR BILLING RIGHTS — KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT. If you think your statement is wrong or if you need more information about a transaction on your statement, write us on a separate sheet at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your CREDIT CARD Account automatically from your share account, share draft account, or through payroll deduction, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE. We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days we must either correct or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone that we report you to that you have a question about your statement. And we must tell you the name of anyone we reported you to. We must tell anyone that we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

You are responsible for promptly examining each statement and reporting any irregularities to the Credit Union. We will not be responsible for any forged, altered or unauthorized items drawn on your account if you fail to notify us, in writing, within thirty-three (33) days of the mailing date of the earliest statement regarding any forgery, alteration or unauthorized signature on any item described in the statement.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at (361) 855-4494 or write us at Texas Bridge Credit Union, 3131 Holly Road, Corpus Christi, Texas 78415 as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement of receipt. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days, in the case of a transfer to or from the account within 30 days after the first deposit to the account was made) to do this, we will recredit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.



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 and Annual Report

Texas Bridge Credit Union's corporate bylaws, amended bylaws and Annual Report are posted at www.txbcu.com/about-us.

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

Call us at 361-855-4494
or email 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.