

APRI 2022

## 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



## Annual Meeting & New TXBCU Board Director Officers

Thank you to our members who recently participated in our virtual 70th Annual Meeting. President David Brooks provided an update on the credit union's financial performance, recognized employee anniversaries and answered questions from our membership. We also welcomed newly re-elected Board Director Lou Villagomez.



**Make plans to join us our 71st Annual Meeting in March 2023.**

After the Annual Meeting, TXBCU Board Directors met and elected new officers for 2022-2023. Please join us in congratulating the following Directors in their leadership role:

**Eugene Hernandez** – Chairman  
**Eddie Martinez** – Vice Chairman  
**Lou Villagomez** - Secretary/Treasurer

## IRA Contributions for 2021 can be made until April 18, 2022

An Individual Retirement Account (IRA) is a great tool to help you plan for your retirement. Also, you can receive potential future IRS payments more quickly by establishing your TXBCU account information.

The IRA contribution limit is \$6,000 in 2021. 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 2021.

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.

## FREE SHRED DAY Friday, April 22, 2022 9:00 a.m. to 5:00 p.m. At our Holly & Golihar 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.



## AUTO RATE SALE

# 1.89% APR\*

## 90 DAYS NO PAYMENTS



TEXAS  
BRIDGE  
CREDIT UNION

\*APR - ANNUAL PERCENTAGE RATE. OFFER ALSO APPLIES TO THE REFINANCE OF NEW VEHICLES. 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.



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.

Member's Name \_\_\_\_\_

Joint Member's Name(s) \_\_\_\_\_

Account Number \_\_\_\_\_

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

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](http://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](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).