

APRIL 2023

## 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



**71<sup>st</sup>  
ANNUAL MEETING**  
March 27, 2023, 7:00PM  
The Valencia Event Center



## Annual Meeting & Board Director Officer Election

Thank you to our members who recently joined us for our 71st Annual Meeting. We enjoyed being together once again at The Valencia Event Center. President David Brooks provided an update on the credit union's financial performance and recognized employee anniversaries. We also welcomed newly re-elected Board Directors Roland Barrera, Eddie Martinez and Denise Villagran.

TXBCU Board Directors met and elected new officers for 2023-2024. Please join us in congratulating the following Directors in their leadership role:

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

## FREE SHRED DAY Friday, April 21, 2023 9:00 a.m. to 5:00 p.m. At our Holly & 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.



## CCISD Partners in Education Recognition



Texas Bridge Credit Union was recognized by Corpus Christi Independent School District at their Partners in Education Recognition & Awards luncheon held on March 23rd. TXBCU has proudly partnered with Kaffie Middle School since 2017 School by offering the Biz Kid\$ financial literacy curriculum program and supporting their fundraising events.

## CC Fire Department Fill the Boot Campaign



TXBCU supported the Corpus Christi Fire Department's Fill the Boot Campaign in March 2023. Firefighters collected money over three weekends in March 2023 with all money raised going to support the Muscular Dystrophy Association. TXBCU teller staff assisted the Fire Department by counting all the currency and coin collected throughout this campaign.

## TXBCU Advocacy for Our Membership



Texas Bridge Credit Unions Board Directors and staff recently met with our federal and state elected officials to communicate our industry's legislative priorities. We had the opportunity to engage and provide updates on the credit union difference and position ourselves as contacts for information regarding credit union legislation.

We met with Congressman Michael Cloud at a reception hosted by TXBCU Board Director John Valls. We also attended the Texas Government Affairs Conference held by the Cornerstone League and met with State Representative Todd Hunter, State Representative Abel Herrero and State Senator Chuy Hinojosa. We will continue to advocate and support legislation that benefits our membership and the credit union industry.

# — 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).

## Member Conduct Policy

Texas Bridge Credit Union's Member Conduct Policy is available for review at our credit union offices during normal business hours

## 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 through one of the means indicated below: In Person or U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Facsimile Number: (512) 832-0278; email: [complaints@tud.texas.gov](mailto:complaints@tud.texas.gov), Website: [www.cud.texas.gov](http://www.cud.texas.gov).