

AUGUST 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 Kostorz)

**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



## ***Paper Statement Fee Change Notice***

**On August 1, 2023 Texas Bridge Credit Union  
implemented a \$2.00 fee per account  
to receive paper statements.**

**Members with Budget Checking, GEM, GEM+55 or  
Home Equity Loan accounts will not be charged.  
Certain additional exceptions apply.**

**By enrolling in e-Statements, you may access your  
statements electronically and not be charged a fee.**

**Contact Member Services or our Teller Department  
for more information or for assistance  
to enroll in e-Statements.**

## ***Frauds & Scams – Knowledge Is Power***

Each year, fraudsters find new ways to trick people and financial institutions out of money. While some scams involve new tricks, many have been around for decades. Of the over 2.3 million fraud reports, 26% indicated money was lost. In 2022, consumers reported losing nearly \$8.8 billion to fraud.

### ***Fraudsters target the weakest link: Humans***

Using common channels like emails, text, and phone calls; fraudsters typically disguise their identity while retrieving confidential member information. They use tactics to succeed by tugging at the basic human instincts to trust and please. The scams look to catch you offguard and/or to dupe you into making security mistakes or giving away sensitive information and money.

No matter the channel, fraudsters are crafty, knowing how to pressure people to make decisions on the spot by using innovative schemes. Their multi-channel approach looks for victims who find their stories convincing and will willingly click on links or share sensitive information, which can be used to authorize and transact many types of transactions.

Scams are often hard to detect at a quick glance; however, these common red flags can help. Keep in mind... it is not uncommon for fraudsters to use intimidation tactics and urgent requests. As fraudsters get more sophisticated in the ways they exploit technology and humans; it is even more important to know what to look for, to take the right action steps, and remain vigilant.

We're all human, after all. You can report fraud, scams, and other illegal business practices by going to the Federal Trade Commission website [www.ReportFraud.ftc.gov](http://www.ReportFraud.ftc.gov).

Source: [www.Mycreditunion.gov](http://www.Mycreditunion.gov)

## No Fee ACH External Transfers

Take advantage of our no-fee ACH External Transfers available now on our mobile app and online banking at [www.txbcu.com](http://www.txbcu.com).

You can now electronically transfer funds to/from accounts in your name at other financial institutions 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 time and money-saving product established on your account or for more details.



## TXBCU Debit Card Daily Limits Increased

Your TXBCU debit card is now more convenient to use when making multiple or large daily purchases. We have increased daily Point of Sale (POS) purchase limits to \$1,500.00. Additionally, we increased maximum daily ATM withdrawal limits to \$500.00. These increases are already set up on your account and no action is required. If you want to decrease your daily purchase or ATM withdrawal limits, please contact Member Services.

## Certificate Rate Specials

13-Month	17-Month
<b>5.00%</b> APY*	<b>4.50%</b> APY*



\*APY = Annual Percentage Yield. Minimum deposit of \$1,000. Interest compounded quarterly. Penalty for early withdrawal.



TEXAS BRIDGE  
CREDIT UNION

## Scan this Code to

## Download our Mobile App!



Scanning this QR code will take you to the application store to download the TX BRIDGE CU mobile app. Enjoy many conveniences on our app including checking your balance, transfer funds, remotely deposit checks, manage your debit card, apply for a loan and much more! Our app is free to all members so download it today and take control of your finances on your smart devices.



Use your Texas Bridge CU Debit Card for all your back-to-school purchases.

Shop with confidence knowing that your TXBCU debit card has EMV chip technology for increased security and helps reduce fraud.

# TURN YOUR CHANGE INTO SAVINGS!

# CHANGE SAVER — ACCOUNT —

Your Texas Bridge CU debit card purchases are rounded up to the nearest dollar and that change is deposited into an account that earns

# 3.25% APY\*

