

FEBRUARY 2024

**TXBCU Offices
will be closed
on Monday,
February 19, 2024
in Observance of
Presidents 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



Texas Bridge Credit Union's 72nd Annual Meeting will be held in-person on Monday, March 25, 2024 at 7:00PM at Moravian Hall (5601 Kostoryz Road). Reception begins at 6:00PM.

Our Annual Meeting offers financial performance updates, Board of Director elections and the opportunity to answer questions from our membership. It's also a great opportunity to visit with your friends and fellow credit union members.

Dinner will be provided and attendees will have an opportunity to win a prize in our raffle.

We hope you can join us!



The Joe A. Gonzalez (JAG)
EDUCATION
IS OUR
FREEDOM
GED COLLEGE SCHOLARSHIP PROGRAM

TXBCU Scholarship Program

Texas Bridge Credit Union (TXBCU) is proud to have partnered with the Joe A. Gonzalez (JAG) Education is Our Freedom Scholarship program.

TXBCU members and their dependents can apply for financial scholarships to be distributed to those entering college (HS Senior), currently attending a community college, 4-year college or university or a program leading toward a GED, vocational or technical degree for the 2024-2025 school year.

The 2024-2025 scholarship program application can be picked up at our Gollihar or Holly office or downloaded at <https://www.txbcu.com/about-us/scholarship/>

All submissions are due by 5:00PM on Friday, March 29, 2024.

Smishing: Package Tracking Text Scams

Have you received unsolicited mobile text messages with an unfamiliar or strange web link that indicates a USPS delivery requires a response from you? If you never signed up for a USPS tracking request for a specific package, then don't click the link! This type of text message is a scam called smishing.

Smishing is a form of phishing that involves a text message or phone number. Victims will typically receive a deceptive text message that is intended to lure the recipient into providing their personal or financial information. These scammers often attempt to disguise themselves as a government agency, bank, or other company to lend legitimacy to their claims. USPS utilizes the 5-digit short codes to send and receive SMS to and from mobile phones.

The criminals want to receive personally identifiable information about the victim such as: account usernames and passwords, Social Security number, date of birth, credit and debit card numbers, personal identification numbers (PINs), or other sensitive

information. This information is used to carry out other crimes, such as financial fraud.

The Postal Service offers free tools to track specific packages, but customers are required to either register online, or initiate a text message, and provide a tracking number. USPS does not charge for these services! USPS will not send customers text messages or e-mails without a customer first requesting the service with a tracking number, and it will NOT contain a link. So,

if you did not initiate the tracking request for a specific package directly from USPS and it contains a link: don't click the link! If you suspect the text message you have received is suspicious but are expecting a parcel, please do not click on any links. Rather, report it and visit USPS.com from your mobile device or computer for tracking and additional resources.

Source: United States Postal Service

TXBCU in the Community

TXBCU was a proud sponsor of the NAACP's 54th Annual Freedom Fund gala held on January 13, 2024. TXBCU Staff and Board enjoyed visiting with the organization's members and attendees at this event.



IRA Contributions for 2023 can be made until April 15, 2024

An Individual Retirement Account (IRA) at TXBCU is an excellent tool to help you plan for your retirement with minimal investment. Also, you can receive potential refunds more quickly by setting up direct deposit with the IRS using your Texas Bridge Credit Union account information.

The IRA contribution limit is \$6,500 in 2023. 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 \$7,500 for 2023.

We offer IRA Savings Accounts and IRA Certificates. 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 for assistance with questions about making an IRA contribution, rollover, direct transfer or distribution.

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.

