

APRIL 2024

## 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



# 72<sup>nd</sup> ANNUAL MEETING



## Thank you to our members who recently joined us for our 72nd Annual Meeting.

We enjoyed hosting our members at Moravian Hall which was highlighted by celebrating the 30th anniversary of David Brooks as our CEO! Our membership received an update on the credit union's financial performance and welcomed newly re-elected Board Directors Armando Chapa, Gino Hernandez and John Valls to serve a three-year term.

## CCISD Partners in Education Award



Texas Bridge Credit Union received Corpus Christi Independent School District's Partners in Education award at their recognition & awards luncheon held on March 26th. The event recognized businesses and organizations who support CCISD through significant contributions and volunteerism. TXBCU was nominated by Kaffie MS and recognized for our efforts in supporting numerous CCISD campuses throughout the year.

## FREE SHRED DAY

Friday, April 19, 2024  
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.

## 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.



**TXBCU was a proud supporter of the Corpus Christi Fire Department's Fill the Boot Campaign in March 2024.**

Firefighters collected money over three weekends in March with all money raised directly supporting the Muscular Dystrophy Association. TXBCU staff assisted the Fire Department by counting all the currency and coin collected throughout this campaign.

**More than \$113,000 was raised throughout this year's campaign!**



# HOME EQUITY LOANS



**UPGRADE YOUR HOME OR CONSOLIDATE BILLS TODAY!**



[txbcu.com](http://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).

## 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).