

## PRESIDENT'S REPORT

I begin by expressing my appreciation to our membership, Board of Directors, and staff at Texas Bridge Credit Union (TXBCU) for the honor of serving as your President/CEO since August 2025. I am grateful for the support and guidance provided during this transition and am fortunate to work with a dedicated team committed to serving our members each day.

I am pleased to report that 2025 was the most profitable year in our 75-year history, driven by low delinquency and an improving rate environment. We reached \$92 million in assets—an 8% increase over 2024—which enabled us to expand our member loan portfolio by \$3 million while also demonstrating prudent stewardship of member deposits through strategic investment growth. Despite declining rates, member investments also had some of the highest dividend payouts in our history due to attractive rates offered throughout the year.

We demonstrated strong regulatory compliance across all areas of our operations in 2025, supported by examinations from state regulators and third-party audits. TXBCU remains well-capitalized and well-positioned for continued, sustainable growth.

TXBCU remains committed to investing in technology and member-focused solutions to enhance your overall experience. Members now have access to a nationwide surcharge-free ATM network through Allpoint. We also launched an updated credit card program featuring competitive rates, enhanced fraud protection, Tap-to-Pay and digital wallet capabilities. In the coming months, we will introduce a redesigned TXBCU website and a Peer-to-Peer (P2P) payment platform enabling instant transfers to friends and family.

Thank you for your continued trust in me as your President/CEO. I am confident that, together, we will build on our momentum and look forward to yet another successful year for your credit union.

Sincerely,



**Mark Avelar**  
President/CEO



## MEMBERSHIP REPORT

In 2025, our total membership decreased from 6,730 to 6,717.

### **Our field of membership includes:**

- Employees of the City of Corpus Christi
- Persons receiving retirement, pension or other benefits as a result of prior employment by the City of Corpus Christi.
- Spouses of persons deceased while within the field of membership.
- Family members as defined in board policy.
- Employees of the Port of Corpus Christi Authority.
- Employees of Medina Engineering and Surveying.
- Members of the Pan American Golf Association.
- Employees of the Corpus Christi Foundation Repair Company.
- Eligible groups of employees or members of companies or associations located within ten miles of the Credit Union's office.
- Persons who live, work or attend school and businesses in Nueces County

## ARTICLES OF INCORPORATION & BYLAW AMENDMENTS

There were no changes to Texas Bridge Credit Union's Articles of Incorporation in 2025.

There were no changes to Texas Bridge Credit Union's Bylaws in 2025.

## CREDIT COMMITTEE REPORT

During 2025, loans increased by \$3,131,531 or 5.08%. This included financing for new and used vehicles, boats and RVs, vacations, education, home improvements, home equity, member business loans, overdrawn share draft accounts and personal expenses. As of December 31, 2025 there were 2,968 loans outstanding totaling \$64,224,137 and another \$553,502 in MasterCard loan balances representing 633 accounts. Combined, there are 3,601 loans outstanding totaling \$64,777,639.



### **Texas Bridge Credit Union**

2140 Gollihar Rd., Corpus Christi, TX 78416  
3131 Holly Rd., Corpus Christi, TX 78415

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



## BOARD OF DIRECTORS

**Eugene Hernandez**  
Chairman  
Term Expires 2027

**Eddie Martinez**  
Vice Chairman  
Term Expires 2026

**Lou Villagomez**  
Secretary/Treasurer  
Term Expires 2028

**Roland Barrera**  
Term Expires 2026

**Armando Chapa**  
Term Expires 2027

**John Valls**  
Term Expires 2027

**Denise Villagran**  
Term Expires 2026

No honorary or advisory board members were appointed by the Board in 2025.

## STAFF

**Mark Avelar**, *President/CEO*

**Christine Hinojosa**, *Senior VP – Accounting*

**Debra Miller**, *Senior VP – Lending*

**Katie Fowlie**, *Member Services Manager/IT*

**Carl Manning**, *Collections Manager*

**Maria Mendez-Igou**, *Teller Manager*

There was a change in senior management in 2025. Mark Avelar was named President/CEO in August 2025 after the retirement of former President/CEO David Brooks.

**Lupita Aviles**, *Member Services*

**Nevolena Bernal**, *Teller Services*

**Cheryl Bostick**, *Teller Services Supervisor*

**Samantha de los Santos**, *Member Services*

**Candice Elizalde**, *Accounting Operations Specialist*

**Desi Lerma**, *Accounting Operations Assistant*

**Ludi Lopez**, *Teller Services*

**Anastasia Martinez**, *Member Services*

**Tessa Prado**, *Member Services*

**Veronica Rangel**, *Teller Services*

**Anabel Rios**, *Teller Services*

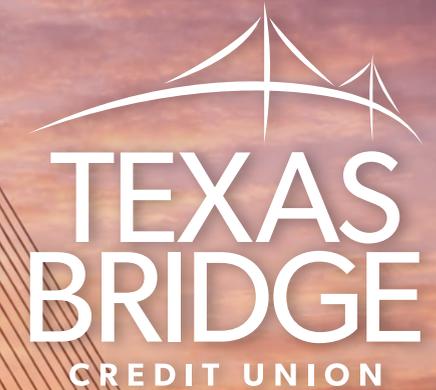
**Willie Rodriguez**, *Lending*

**Gina Salazar**, *Lending*

**Rosalinda Sotelo**, *Executive Assistant*

**Angie Torres**, *Teller Services*

**Emily Wade**, *Teller Services*



**TEXAS  
BRIDGE**  
CREDIT UNION



**74<sup>th</sup>**  
**ANNUAL MEETING**

**2025 ANNUAL REPORT**

## REPORT FROM THE CHAIRMAN

Thank you for the continued privilege of serving as your Board Chairman. On behalf of the Board of Directors, I appreciate your trust as we work to protect and strengthen the financial well-being of Texas Bridge Credit Union (TXBCU).

TXBCU closed 2025 with strong financial performance, driven by a stable interest-rate environment, disciplined expense management, and the dedication of our experienced staff. Assets exceeded \$92 million, and we sustained a healthy loan portfolio of nearly \$65 million, reflecting secure deposits and responsible lending. We also maintained one of the lowest loan-delinquency ratios among credit unions—an achievement made possible by our member's commitment and our team's oversight.

We remained fully compliant with all regulatory requirements and continued to receive satisfactory results from external audits across key operational areas.

Last year also marked an important leadership milestone with the appointment of Mark Avelar as our new President and Chief Executive Officer. Mark brings vast experience, a strong commitment to member service and a strategic vision that will guide TXBCU's continued growth.

In 2025, our Board continued to promote smart investments in technology and services that enhance member experience. A major milestone was the launch of our improved debit card program; offering instant-issue cards, contactless payments, mobile wallet support, and upgraded fraud-prevention tools. This year, members can expect an improved credit card program, a nationwide surcharge-free ATM network and a new Peer to Peer payment system to offer additional conveniences for our membership.

Looking ahead, potential Federal Reserve rate adjustments may help us deliver even more affordable loan options while remaining committed to offering competitive investment opportunities. We will continue strengthening efficiencies that support growth and long-term stability.

Thank you for your continued trust and membership. It remains an honor to serve our TXBCU members and this community. We look forward to another successful year together.

Sincerely,

Gino Hernandez



## BALANCE SHEET

Assets	2025	2024
Loans to Members	64,777,639	61,646,108
Allowance for Loan Loss	<107,133>	<125,325>
<b>Net Loans</b>	<b>64,670,506</b>	<b>61,520,783</b>
Cash	925,206	971,413
Investments	23,448,918	19,478,369
NCUSIF Deposit	773,225	734,466
Accrued Interest Rec.	238,372	230,417
Property & Equipment	2,148,359	2,184,455
Other Assets	198,874	284,180
<b>Total Assets</b>	<b>92,403,460</b>	<b>85,404,083</b>

Liabilities & Equity	2025	2024
Dividends Payable	175,019	187,839
Other Liabilities	563,135	761,892
Deposit Accounts	84,007,783	77,533,229
Regular Reserves	549,177	549,177
Undivided Earnings	7,108,346	6,371,946
<b>Total Liabilities &amp; Equity</b>	<b>92,403,460</b>	<b>85,404,083</b>

## ANNUAL AUDIT REPORT

A Supervisory Committee audit was performed by Cornerstone Resources as of June 30, 2025 to verify the accuracy of Texas Bridge Credit Union's records in accordance with requirements set forth in the Credit Union Laws and Regulations.

The auditors examined or tested accounting records and other supporting evidence and made a general review of the system of internal controls. Comments and recommendations were presented for the Board and management's attention.

Our regulatory agency, the Texas Credit Union Department, performs annual examinations to review the credit union's financial condition and to determine if it is in compliance with state and federal rules and regulations. Examiners from the National Credit Union Administration (NCUA) may participate in these exams. The last examination was conducted for the period ending June 30, 2025. Additional audits and reviews are also conducted as required by law.

## STATEMENT OF INCOME

Operating Income	2025	2024
Interest from Loans	3,717,246	3,334,384
Income from Investments	840,694	765,767
Fee Income	1,022,358	988,782
Miscellaneous Income	79,179	69,818
<b>Total Operating Income</b>	<b>5,659,477</b>	<b>5,158,751</b>

Operating Expense	2025	2024
Compensation	1,382,751	1,277,217
Benefits	382,777	369,383
Travel & Conference	106,821	89,005
Association Dues	24,997	24,577
Office Occupancy	268,383	258,745
Office Operations	439,019	415,311
Education & Promotion	135,204	142,066
Loan Servicing Expense	45,913	31,065
Professional & Outside Services	615,218	604,934
Members' Insurance	0	0
Supervision/Exam	17,061	15,051
NCUA Insurance Assessment	0	0
Cash Over/Short	<337>	<3,897>
Annual Meeting	12,000	12,000
Misc. Operating	68,206	59,246
<b>Total Operating Expenses</b>	<b>3,498,013</b>	<b>3,294,703</b>

<b>Provision for Loan Losses</b>	<b>74,662</b>	<b>23,000</b>
<b>Provision for S/D Losses</b>	<b>0</b>	<b>0</b>

<b>Income Before Dividends and Extraordinary Items</b>	<b>2,086,802</b>	<b>1,841,048</b>
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<b>Dividends</b>	<b>1,344,242</b>	<b>1,399,527</b>
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Interest-Borrowed Money	6,160	795
Non-Operating/Extraordinary Items		
Disposition of Fixed Assets	0	0
Gain(Loss) Investment	0	0
NCUA (Loss) Write Down	0	0
<b>Net Income (Loss)</b>	<b>736,400</b>	<b>440,726</b>

## FINANCIAL TRENDS

### Assets



### Loans



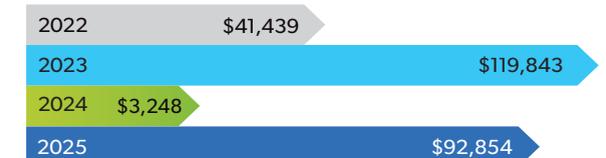
### Total Equity



### Net Worth/Assets Ratio



### Net Charge-Offs



## 2025 DEPOSITS

