

AUGUST 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



## Avoid Fraud While Using Peer-to-Peer Payments

You're probably familiar with peer-to-peer (P2P) payment apps such as PayPal, Cash App and Venmo. These platforms allow users to quickly and conveniently send money directly to each other. P2P payments aim to make life easier for users.

However, they don't typically offer the same protections against scams and other types of fraud that are common with traditional financial institutions and credit cards. By learning the warning signs of potential scams, you can enjoy the convenience of P2P payments while still feeling confident that your financial and personal information is secure.

### Avoid scams and fraud on P2P payment apps

Scams involving P2P payment apps occur when a stranger tricks you into sending money or personal information. For example, they might request funds for a family emergency that never really happened. Alternatively, scammers might pose as tech support and ask for access to personal information that would allow them to log into your private accounts.

Because the money being sent is available to the recipient almost immediately and there's usually no way to get your money back once it has been sent, P2P apps are popular options for scammers.

### Steps you can take to ensure secure online payments

- Never send or accept P2P payments from someone you don't know. Make sure you recognize and trust the party who is accepting or sending money. Treat P2P platforms like cash — once the money leaves your hands, it's gone and inaccessible.
- Double-check the information of the person you are sending money to. To avoid any mistakes, make sure the recipient's username or phone number is correct.
- If you are a victim of fraud, notify your P2P platform and credit union immediately. Blocking the responsible party and reporting the incident to the P2P platform can improve your chances of getting your funds back. Although there is no guarantee you will recover the money you lost, this process will alert the app's staff to the scammer and give them the opportunity to better protect other users.
- When calling a P2P app's customer service line, never provide sensitive information over the phone. A legitimate customer service representative from a P2P app will not ask for your bank account information.

When used correctly and cautiously, P2P payment platforms can be a convenient way to manage transactions between friends and loved ones. Just be sure to use the services with caution and stay on the lookout for potential scams.

Source: Equifax

## NEED A BACK TO SCHOOL BOOST?

BACK TO SCHOOL LOAN  
RATES AS LOW AS 8.99%



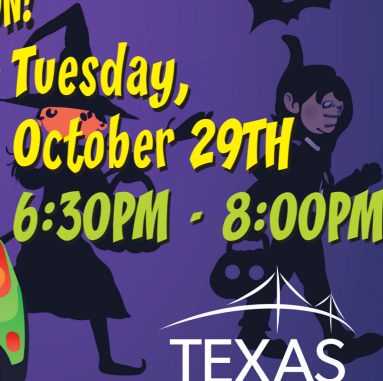
SAVE THE DATE! TUESDAY, OCT. 29TH

FREE

# TRUNK OR TREAT

AT OUR HOLLY LOCATION!

Tuesday,  
October 29TH  
6:30PM - 8:00PM



TEXAS  
BRIDGE  
CREDIT UNION

## No Fee ACH External Transfers

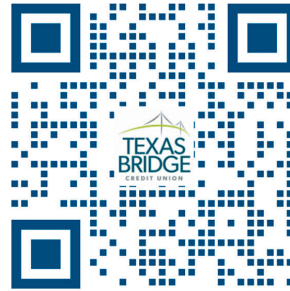
Take advantage of our no-fee ACH External Transfers available now on our mobile app and online banking at [www.txbcu.com](http://www.txbcu.com).

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.

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.

Contact Us if your Business  
would like to Participate!



We will be  
Closed on  
Monday,  
September 2nd,  
in observance  
of Labor Day.



Have a happy and safe holiday!

## 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\*



TEXAS  
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