

## Regular Share Savings

\$1 Minimum Balance

Dividends paid on balances of \$100 or more  
ATM Card, Unlimited withdrawals

## Christmas Club

\$25 Minimum Balance

Dividends paid on balances of \$100 or more

Free Online Banking, Mobile Money, Bill Pay and  
e-Statements with every checking account

## Value Checking

(Ages 25-Plus)

\$5 Service Fee waived on balances of \$500 or  
more Dividends paid on balances of \$500 or more  
ATM Card, Unlimited Check Writing

No Per Check Charge, Overdraft Protection

Free VISA Debit Card

Courtesy Pay (overdraft privilege with approval)

## 1st Time Checking

(Ages 15 thru 24)

No Monthly Service Fee

Free Checks (First Box Basic)

Plus all of the features of Value Checking

Account converts to Value Checking at age 25

## Freedom Checking

(Second Chance Account)

## VISA Debit Cards (Checking only)

Courtesy Pay

Overdraft Privilege that pays NSF items

## ATM Cards (Savings and Checking)

IRA's

Loans

Autos, Boats (New and Used)

Mortgage Loans

Signature (unsecured), Consolidation

Motorcycles (New and Used)

Credit Builder

New and Used RV's, Campers and Jet Skis

Share-Secured (fully secured by Shares)

## Loan by Phone

24/7 Live Loan Representatives

866-290-5607

## Platinum VISA Credit Cards

ScoreCard Rewards

No Annual Fee, 25-Day Grace period

## Drive-Up ATM's (All Locations)

Plus, Pulse, Cirrus, Armed Forces Financial  
Network, Visa, MasterCard, Maestro, Shazam,  
Discover, Star, American Express, NYCE, Quest,

## Share Certificates

(Certificates of Deposit)

6 months / \$5,000 minimum

12-24 months / \$1,000 minimum

## Insurance Services

Auto & Homeowners (Liberty Mutual)

Combined Credit Life & Disability

## Wire Services

### Direct Deposits (ACH)

Routing and Transit # 284283261

### Payroll Deductions

Savings/Checking/Loan Payments/Christmas Club

## Anywhere Access

As this newsletter is being prepared, the CDC has advised that the best way to prevent illness due to COVID-19 is to avoid being exposed to the virus. This is true of all viral infections, including the flu, the common cold, and strep throat. As valued members of TFCU, your health and well-being is very important to us!

We would like to take this opportunity to remind you of the ways that you can access your accounts and conduct financial business from the comfort of your home. The best part? It's all free! Visit our website for more information on these services.

•**Online Banking:** If you haven't already enrolled, visit [trianglefcu.com](http://trianglefcu.com) to do so today!

•**E-statements:** Log in to online banking and visit Self Service to enroll in e-statements.

•**Bill Pay:** Pay one-time or recurring bills with ease, also found under Self Service.

•**Mobile Banking:** Fast, secure service for members enrolled in online banking.

•**Mobile Deposit:** Deposit checks anytime, anywhere from your mobile device.

•**Online Applications:** Easily apply for new accounts, loans, mortgages and credit cards.

•**Loans by Phone:** Call 1-866-290-5607 to apply for a loan 24/7 with a live loan rep.

Many services can also be completed by phone. Please call 662-434-6052 and select the appropriate option to be transferred to the TFCU employee who can best handle your request. We are continually working to improve our phone system and appreciate any and all feedback regarding how we can better serve you.

Any time that you are feeling unwell, we encourage you to remain at home, take care of yourself, and seek medical assistance as needed. For more information on ways to prevent the spread of illness, please visit [cdc.gov](http://cdc.gov). Any updates or necessary modifications to our standard operating procedures will be posted at [trianglefcu.com](http://trianglefcu.com).

## Annual Meeting Postponed

Our annual meeting, previously scheduled for Wednesday, March 25th, was postponed due to recommendations that large groups be avoided to help prevent the spread of COVID-19. We thank you for your patience as we look forward to hosting our 60th annual meeting at a later date. The rescheduled date will be posted as soon as possible. Check the website for updates.



## Have you seen our new website?

[Trianglefcu.com](http://Trianglefcu.com) received a makeover in late January. Our goal was to provide members with a refreshed and improved online experience. If you haven't already, please visit the website at your earliest convenience and explore the new layout. At the bottom you will find a link for feedback, where you can share your thoughts and any suggestions you might have. As always, we are thankful for your membership and we value your opinion!

## Shred Day

Starkville employees Rachel McMurry and Maria Snell represented TFCU as volunteers at this year's Free Community Shred Day, hosted by Attorney General Lynn Fitch in Starkville on March 13th.

The goal of this annual event is to promote awareness about identity theft and fraud protection. Members of the community were able to have sensitive documents destroyed in a safe and secure manner on-site, at no expense.

Thank you Rachel and Maria for working this event!



## Funds Availability Disclosure

effective 06/01/2020

### Your ability to withdraw funds

Our policy is to make funds from cash and check deposits available to you on the day you make your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If a federal holiday falls on a Sunday, the next day is not a business day. If you make a deposit after hours or on a day that we are not open, we will consider that the deposit was made on the next business day we are open.

### Longer delays may apply

In some cases, we will not make all of the funds that you deposit by check available to you on the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the first business day after the day of your deposit. The first \$225 of your deposit, however, may be available on the day of your deposit.

If we are not going to make all the funds from your deposit available on the day of your deposit, we will notify you at the time you make your deposit. Your receipt will tell you the portion of your deposit being held and when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- The Credit Union has reasonable cause to believe the check is uncollectible, such as a stale or postdated check, evidence of check kiting, or a notice dishonor from the payor financial institution.
- You deposit checks totaling more than \$5,525 on any one day. (The exception applies to the amount over \$5,525. The Credit Union may apply this exception to the aggregate deposits to all accounts held by the member, without regard to joint accountholders.)
- A check that has been returned unpaid and re-deposited, unless the reason the check was returned was because it was missing an endorsement or was postdated. \$225 of the deposit does not have to be made available on the next business day. The business day the check is re-deposited is considered to be the day of deposit.
- You have overdrawn your account six (6) or more times in the last six months or overdrawn by more than \$5,525 for two or more business days.
- There is an emergency, such as telecommunication or computer breakdowns, war, or some other emergency condition beyond the Credit Union's control. A hold will be placed on the funds for a reasonable time after the emergency has passed.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the sixth business day after the day of your deposit.

You may request a copy of our Funds Availability Policy if you wish to do so.

## Important Information

Please mail all payments and correspondence to:

Triangle FCU  
P.O. Box 8300, Columbus, MS 39705  
Email: [info@trianglefcu.com](mailto:info@trianglefcu.com)

### Lost & Stolen Cards

To report your Triangle FCU debit or credit card lost or stolen, please call the following:

**For Credit Cards**

**1-800-808-7230**

**For Debit Cards**

**1-800-472-3272**

### Main Office

P.O. Box 8300, Columbus, MS 39705  
(662) 434-6052 FAX (662) 434-8406  
MS/USA Toll Free 1-800-434-6052

### Columbus Centre

2330 Highway 45 North,  
Columbus, MS 39705  
(662) 434-6052 FAX (662) 327-6308

### Starkville

12036 Highway 182 East,  
Starkville, MS 39759  
(662) 434-6052 FAX (662) 384-1240

### Columbus Eastside

126 Alabama Street,  
Columbus, MS 39702  
(662) 434-6052 FAX (662) 329-6148

### Office Hours

Monday – Thursday 8:30 a.m. – 4:00p.m.  
Friday 8:30 a.m. – 5:00 p.m.

### February 29th, 2020

### Financial Statement

Members	12,628
Checking Accounts	5,985
Deposits	\$ 77,064,128.06
Loans	\$ 36,514,352.96
Assets	\$ 86,857,467.22

### 2020 Holidays

**Memorial Day**

Monday, May 25th

**Independence Day**

Falls on Saturday,

Regular Office Hours Apply

### Dormant Account Fee

Member accounts with no activity (deposit or withdrawal) for 12 consecutive months will be charged a \$10 monthly fee.

Your savings federally insured to \$250,000

**NCUA**

National Credit Union Administration,  
a U.S. Government Agency



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