# TRIANGLE TIMES

#### July 2023

www.trianglefcu.com

#### Third Quarter

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

Cars, Trucks & SUVs (New and Used) Boats (New and Used) Mortgage Loans Signature (unsecured) Portable Buildings Debt Consolidation

Motorcycles (New and Used)

Motorcycles (New and Used) Credit Builder New and Used RV's Campers and Jet Skis Share-Secured (fully secured by Shares) Platinum VISA Credit Cards

Smart Choice 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, Culiance & Accel

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

TFCU Earns CDFI Certification

The U.S. Treasury Department's Community Development Financial Institutions Fund recently certified TFCU as a Community Development Financial Institution (CDFI). This designation is available only to organizations that have proven they provide financial services and products in communities that historically have lacked access to



traditional banking services. CDFI Certification is granted with the purpose of generating economic growth and opportunity in some of our nation's most distressed communities. TFCU is proud to serve as a CDFI, striving to make a difference in the lives of our members and in our community.

## 63rd Annual Meeting - Register Now

The link to register for our 63rd Annual Meeting is now available at trianglefcu.com. Register today and make plans to attend on Wednesday, October 4th, at 5:00pm. Please call or visit any location for more details or for assistance registering.

### TFCU Employees Attend Juneteenth Ball

TFCU was well-represented at the 2023 Juneteenth Ball, held on June 9th at the James M. Trotter Convention Center. Employees in attendance were, from left to right, Jasmine Gardner, Bettina Henderson, Maria Snell, Natalie Leigh, Tyler Anderson, Nisha Hoskins,and Shayla Ballard.



Maria Snell accepted a plaque presented at the event, recognizing CEO and President John Gibbons, Jr. for his continuous support of the Juneteenth Celebration and unwavering commitment to the community.

### **Guyton Graduates**

Kimberly Guyton graduated from Southeast CUNA Management School on June 23rd following the successful completion of a three-year program on the campus of the University of Georgia.

Program curriculum develops students' operational, managerial and leadership abilities as they receive advanced academic instruction on a variety of topics. Graduation from the Southeast CUNA

Management School is recognized throughout the credit union industry as a prestigious mark of achievement.

Kimberly serves TFCU as EVP of Lending and Branch Development.



### West Point Branch Renovation

Construction at our West Point branch will soon be complete! We thank you for your continued patience as we remodel this location to better serve the banking needs of members in the West Point community. We will continue posting updates on our website for the



remainder of the project. Be on the lookout for details concerning our grand reopening at this location!

### TFCU Knows How to Rock!

TFCU employees enjoyed hosting a booth and interacting with the community at Rock Festival 2023, held May 19th on Columbus Air Force Base.



Pictured from left to right are Tennielle Jamison, Shayla Ballard, Sarah Beth Brown, Lauren Barksdale, Jane Aldridge, and Victoria Suber.

### Shred & Med Disposal Day

Thank you to everyone who came out for Shred & Med Disposal Day, held on June16th at the West Point branch. It was our pleasure to provide the community with an opportunity to dispose of documents and medications in a safe and secure manner.



Employees who worked this event included, from left to right, Kimberly Guyton, Haleigh Burns, Hailey Bohon, Mikka Davis, Sarah Beth Brown, Maria Snell, and Tyler Anderson.

### New Loan Products

TFCU members have new loan options to consider! We recently added a Payday Alternative Loan, a Debt Consolidation Loan, and an Alternative Choice Auto Loan to our ever-growing selection of lending solutions.



And don't forget about our previously added Storm Shelter Loan, as well as our First Time Auto Loan.

At TFCU, we are always looking for new and helpful ways to meet the lending needs of our members. Call or visit any location to learn more about our expanding lineup of loan options!

### **Online Application Discount**

Receive an interest rate discount of .25% on your next loan when you apply online! Terms and conditions apply, financing is subject to credit approval. Call or visit any location for more information.

### **Important Information**

Please mail payments and correspondence to: Triangle FCU P.O. Box 8300, Columbus, MS 39705

Email: 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

1-855-293-2458 For Debit Cards 1-855-293-2456

Phone Number for all Locations 662-434-6052

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

Columbus Centre

2330 Highway 45 North Columbus, MS 39705 FAX (662) 327-6308 Starkville 12036 Highway 182 East Starkville, MS 39759 FAX (662) 384-1240

#### Columbus Eastside

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

West Point - New Horizons 7290 Highway 45 Alternate North West Point, MS 39773-9445 FAX (662) 494-7064

Office Hours

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

#### May 31st, 2023

Financial Statement	
Members	12,260
Checking Accounts	6,321
Deposits	\$102,554,167
Loans	\$ 50,642,114
Assets	\$110,963,687

#### 2023 Holidays

Independence Day Tuesday, July 4th Labor Day Monday, September 4th Columbus Day Monday, October 9th

#### 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



National Credit Union Administration, 804831 a U.S. Government Agency