

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)

IRAs

Loans

Cars, Trucks & SUVs (New and Used)

Boats (New and Used)

Mortgage Loans

Signature (unsecured)

Portable Buildings

Consolidation 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

Great things are happening at TFCU!

We are excited to announce that we are upgrading to a new core system on November 1st, 2022. Our core system is the technology responsible for all banking transactions and processes that we perform as your trusted financial partner. The core system is also the platform that provides you with access to on-line and mobile banking services.

The core system upgrade will enable us to serve you better with expanded products and enhanced services. In order to facilitate this transition, all locations will be closed November 1st and 2nd. We anticipate re-opening all locations mid-day on November 3rd. We are posting conversion-related updates and information at branch locations and on our website, trianglefcu.com, to help keep you informed.

If you have any questions concerning the conversion, please call or visit any TFCU location where our team will be happy to assist you. We appreciate your patience as we navigate this exciting transition. We look forward to introducing you to everything the new system has to offer!

Have you seen the new website?

Speaking of the conversion, the first phase has already taken place with the roll-out of our new and improved website! Visit trianglefcu.com to take a look at the new layout.

While you're there, make sure you use the Contact Us feature to let us know what you think about the new website! You can use the Contact Us feature to communicate with our team concerning questions, requests and feedback. This is just one of several ways the new system will allow us to serve you better!



62nd Annual Meeting - Register Now

The link to register for our 62nd Annual Meeting is now available at trianglefcu.com. Register today and mark your calendar to attend via Teams at 5:00pm on October 19th. We look forward to providing you with an informative and enjoyable presentation!

Award Winning Member Service

For the 15th consecutive year, TFCU has been voted **BEST Credit Union** in The Dispatch's Reader's Choice poll! TFCU was also voted **BEST Local Credit Union** in Northeast Mississippi and West Alabama in WCBI's 2022 Viewer's Choice Awards!

Additionally, TFCU was voted a **Preferred Business** in the Mortgage/Home Loan Provider category in WCBI's 2022 Viewer's Choice Awards and, for the second consecutive year, TFCU was voted **Among the Best Mortgage Lenders** in this year's Reader's Choice poll conducted by The Dispatch!

We are so proud of these awards and honored to have the support of our incredible members. There is no doubt about it - we have the **BEST Credit Union Members!** We look forward to continuously earning your trust, your business and your votes for many years to come!



TFCU VISA Credit and Debit Cards

TFCU VISA Credit Cards can now be added to Apple Wallet, Google Pay, and Samsung Pay. TFCU VISA Debit Cards are also compatible with Apple Wallet, Google Pay and Samsung Pay.

If you haven't already taken advantage of this convenience, we encourage you to give it a try today! Adding your TFCU card to your digital wallet allows you to pay for purchases quickly and securely using your cell phone.

If you would like assistance adding your TFCU VISA Credit or Debit Card to these applications, please call or visit any TFCU branch where a friendly and knowledgeable member service representative will be happy to help you.



First Time Auto Loan

At Triangle FCU, we understand that sometimes you need a vehicle before you've met the traditional requirements for an auto loan. In an effort to bridge the gap for members who find themselves in this position, we have created a new loan product, the First Time Auto Loan.

If you need a car, truck or SUV, but you don't have the credit history or co-borrower often required to qualify for an auto loan, you've come to the right place. Call, visit or apply online at trianglefcu.com to see if our First Time Auto Loan is the solution you've been searching for!



Make TFCU Your First Stop for Loans!

Whether you're purchasing a home, auto, ATV, boat, motorcycle, or more, TFCU has a variety of loan options to help you acquire the items you desire! We strive to maintain competitive rates and excellent member service in order to provide you with a winning experience. Call or visit TFCU for all of your lending needs!

Have you tried our mobile app?

Visit trianglefcu.com and click [Anywhere Access](#) on the homepage for a link to the Triangle FCU mobile app. Use the app to check your balance, make payments, transfer money, make mobile deposits, and more! Make life easier with the mobile app. It's like having a branch wherever you go!



Your money at your fingertips...
anywhere life takes you.



Information & Updates

Information and Updates, including special offers, announcements, important notices and more can be found on our website, trianglefcu.com.

Look for the pop up message on the home page and click [READ MORE UPDATES](#) for the latest TFCU news.

Online Discount

Receive a .25% discount on your next auto or signature loan when you apply online. That's right, apply online and receive a .25% reduction in your qualifying interest rate! All loans are subject to credit approval. Apply at www.trianglefcu.com to be eligible for this discount!

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

1-800-472-3272

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.

July 31st, 2022

Financial Statement

Members	13,735
Checking Accounts	6,466
Deposits	\$110,627,272
Loans	\$46,258,467
Assets	\$119,234,012

2022 Holidays

Columbus Day

Monday, October 10th

Veteran's Day

Friday, November 11th

Thanksgiving

Thursday, November 25th

Friday Noon, November 26th

Christmas (Observed)

Monday, December 26th

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



NMLS #
804831