

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)

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

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,
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

Happy New Year!

The staff and officials of Triangle FCU would like to wish you a healthy, happy and prosperous 2021! Looking back over the past year, we are more thankful than ever for the ability to continue serving our members and our community. As your trusted partner in achieving financial success, we are committed to helping you navigate the good times and the bad. Whatever 2021 holds for you, please know that we are here for you every step of the way!

61st Annual Meeting Announced

TFCU's 61st Annual Meeting will be held on Wednesday, March 31st, 2021, beginning at 5:00 p.m. This year's meeting will be a virtual event. Registration information will be posted on our website in advance of the scheduled date. Please monitor www.trianglefcu.com for updates to be posted as they become available.

People Helping People



Triangle FCU members and employees came together once again during the 2020 holiday season to spread Christmas cheer throughout the Golden Triangle.

Starkville branch employees donated gifts for local teachers to show appreciation for their hard work and dedication to the children and families of our community.

Employees from our Columbus locations had a great time providing gifts for the wonderful residents of Vineyard Court Nursing Center.

Throughout November and December, members purchased \$1 chances to win a variety of gift cards, with 100% of the proceeds going to Special Needs, Special Spirit, a local non-profit providing opportunities and support for individuals and families with special needs.

Thanks to the generosity of TFCU members, we were able to deliver a check for \$1,670!



Make TFCU Your First Stop for **LOANS**

When it's time for a new loan, we are ready and waiting to help you. Whether you are buying or refinancing a car, truck, SUV, motorcycle, boat, ATV, camper, RV, lawn mower, or tractor, we have a loan for that! And if you need money for something else, we probably have a loan for that, too! Ask about our share-secured and signature loans or suggest a new loan product. All loans are subject to credit approval. If you don't qualify now, we want to help you qualify in the future. Call 662-434-6052, and select option 5 to speak with a loan originator, or apply online at www.trianglefcu.com. We look forward to working with you!

Get Your Free Mortgage Review

If you have a mortgage, now is a great time to see if you could benefit from a refinance. Contact a Mortgage Loan Originator to get started today:



In Columbus

Ashley Aldridge

NMLS # 1765834

aaldrige@trianglefcu.com

662-434-6052 ext 406



In Starkville

Shequetta Gandy

NMLS # 1765671

sgandy@trianglefcu.com

662-434-6052 ext 308

If you are getting ready to purchase a new home or if you would like more information on mortgage options and where to begin, we are here to help. For all of your mortgage needs, contact Ashley or Shequetta and get started today!

Dealing with financial Challenges?

We're here to help!

Our hearts go out to those affected by the lasting impact of COVID-19. We know that recent times have been tough for many, and there may be challenges ahead.



Please know that we are here to support you through these difficult times.

If you've experienced a loss of income, unplanned expenses, or other financial challenges, we encourage you to take advantage of free financial counseling with our partners at GreenPath Financial Wellness.

Call GreenPath today at 877-337-3399, and one of their kind, caring, NFCC-certified counselors will help you access the resources and experiences you need to navigate current challenges and make informed financial decisions. It's free, no-pressure, and 100% confidential.

If you would like more information concerning GreenPath, you're in luck! TFCU is proud to have a dedicated team of GreenPath Super Users on staff. For more information, call 662-434-6052, select option 8, and ask to speak with a GreenPath Super User. We are here to help you.

Ugly Sweater Contest

If you visited any of our locations on December 1st, you may have questioned our fashion sense. Never fear, TFCU employees were just kicking off December with an Ugly Sweater Contest! Winning sweaters are pictured below.



Prettiest

Natalie Leigh
Consumer Loan
Underwriter



Funniest

Tanya Chiboroski
MSR/Loan Asst



Most Creative

Chastity Kendrick
Operations Asst



Most Festive - Tie

Carol Griffin
VP-Collections,
Compliance &
Vendor Mngmt



Madonna Williams
Backup Lead MSR



Judges' Choice

Tracey Williams
Backup Lead MSR

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!



Information & Updates

Information and Updates, including special offers, announcements and the latest on our COVID-19 procedures, can be found on the website, www.trianglefcu.com.

Look for the banner across the top of the home page and click READ MORE 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 all 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

1-800-808-7230

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

November 30th, 2020 Financial Statement

Members	12,343
Checking Accounts	6,001
Deposits	\$ 87,428,598
Loans	\$ 35,671,600
Assets	\$ 98,439,086

2021 Holidays

Martin Luther King, Jr. Day

Monday, January 18th

President's Day

Monday, February 15th

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