

Regular Share Savings

\$1 Minimum Balance

Dividends paid on balances of \$100 or more
Free 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

Free 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

KASASA Checking

Checking accounts with your choice of monthly

Rewards. Cash back on everyday purchases or

Really high rates, paid in cash. Plus Nationwide

ATM Fee Refunds every month.

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 (662) 329-5733

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, Visa, MasterCard & CU24

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

Mortgage Loans

Phone 662-329-5733

Wire Services

Direct Deposits (ACH)

Routing and Transit # 284283261

Payroll Deductions

Savings/Checking/Loan Payments/Christmas Club

Wade inducted into TFCU Hall of Fame



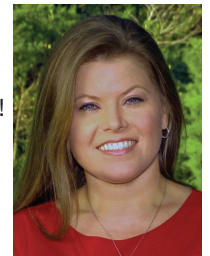
Debbie Ragon, Board Chairman (pictured right), presents a crystal Triangle Hall of Fame award to Nancy Wade at the credit union's 57th Annual Meeting, held March 29, 2017 with more than 130 members attending. Nancy was recognized for 40 years of outstanding service with the credit union. Wade is the sixth TFCU Hall of Fame member, joining Fred Gilliland (1996), Joe Brooks (1997), Marzine Duett (2002), Ann Copeland (2010), and John Laws (2011). Congratulations Nancy, we appreciate you!

Get a Mortgage Checkup!

Regular checkups with your doctor are important for maintaining your health.

The same is true for one of your most important financial investments: your mortgage. As a service to our valued members, I would like to offer a no-obligation mortgage checkup to evaluate your current real estate financing. I will work with you to help you make the best choice for your unique financial position. We can discuss a variety of options and benefits, including using your equity to fund an important purchase, consolidating debt, eliminating PMI, and many more.

Treating your mortgage as a financial instrument that can help you save money and achieve personal goals is a smart move. Call today to schedule an appointment - you will be glad you did!



Kimberly Guyton, NMLS # 1293185

Phone 662-329-5733

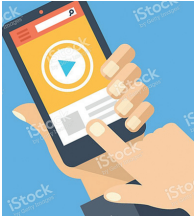
kguyton@trianglefcu.com

Take Control of Your Finances

Ever feel like you can't get a hold on your finances? You hear "budget, budget, budget," but what exactly does that mean? The first thing is to know exactly what money you have coming in and what money you owe to others. Be aware of those "small" \$10-\$25 purchases that don't seem like much, but when added together throughout a month, can add up quickly. Review your TFCU monthly statements for the last three months. First, take a look at where your money is going. Highlight your utility payments, loan/credit card payments and mandatory expenses like child care. Now, review the amounts that are not highlighted. Where is your money going? If you are like most people, you will see a lot of transactions to ATM withdrawals, fast food restaurants, grocery stores, and "big box" stores.

When you stop managing your money and your money starts managing you, you get into trouble. You may start paying late or paying less on your monthly loan/credit card payments. You may skip paying a bill this month thinking you will catch up next month. If you find yourself in this situation, call us. We have people and services available to help you take back control. We may be able to refinance your debt into a single monthly payment, help you establish a budget, or help you rebuild your credit and improve your credit score. We are here to work with you - give us a call!

Mobile Deposit Is Here!



TFCU has added another feature for our members with smartphones. Members are now able to deposit checks anywhere – from their home, dorm room, workplace, stores or even while traveling. Mobile Deposit turns your smartphone into a deposit-making device, so you can safely and securely deposit checks from any location. Using a downloadable application, just snap a picture of the front and back of each check with the phone's camera, then submit the images electronically to TFCU

for processing, clearing, settlement and posting. Confirmation occurs after the deposit is transmitted to the mobile capture server. Members can also log in to their mobile or online banking website to verify that an item has posted. Get out of line, download our Mobile App and begin using the Deposit application today.

Web Signatures: Signing Made Easy

With our new Web Signatures product, members can securely upload required documentation, such as driver's licenses, payroll stubs and insurance information, speeding up the loan process because you no longer have to come in the credit union or mail documents to the credit union. Web Signatures also enables you to sign and return other credit union documents anywhere and at any time that is convenient for you. By receiving documents via the Internet, members have more time to read documents at home before signing. Members also have the convenience of receiving and signing documents on the go with their Internet connected smartphones and tablets.

.50% Online Discount

Receive a .50% discount on your next auto or signature loan when you apply online. That's right, apply online and receive a .50% reduction in your qualifying interest rate. All loans are subject to credit approval. Apply at www.trianglefcu.com and receive your discount before this offer expires.

Auto Rates Reduced as Low as 2.49% APR.

Count on TFCU for the most competitive rates and terms for your vehicle loans. Make the car buying process easy on yourself and get your loan pre-approved before you shop. Transfer your loan from another lender and begin saving money today! View our current rates at www.trianglefcu.com



- Up to 100% financing, plus tax, title and extended warranty
- Terms up to 72 months
- Competitive Rates
- Pre-approval available
- Automatic payment option
- .50% Online Discount available
- Optional Credit Life and Credit Disability payment protection
- Guaranteed Asset Protection (GAP) Loan Protection Coverage

Skip-A-Pay Today!

As a valued member of Triangle FCU, our Skip-A-Pay plan allows you to skip two loan payments within a twelve month period, (January-December). And if you have more than one loan, you may skip the payment for each. This offer does not apply to real estate, credit card or delinquent loans. For more information on our new revised Skip-A-Pay offer, please contact your loan officer or visit a branch office near you.

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-VISA-911 or 1-800-847-2911

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

Autovon 742-7060

Columbus Centre

2330 Highway 45 North, Columbus, MS 39705

(662) 327-9450 FAX (662) 327-6308

Starkville MSU

12036 Highway 182 East, Starkville, MS 39759

(662) 338-9131 FAX (662) 384-1240

Columbus Eastside

126 Alabama Street, Columbus, MS 39702

(662) 329-6602 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.

April 30, 2017 Financial Statement

Members	14,711
Checking Accounts	7,555
Deposits	\$70,917,273
Loans	\$30,486,604
Assets	\$79,119,328

2017 Holidays

Independence Day

Tuesday, July 4, 2017

Labor Day

Monday, September 4, 2017

Columbus Day

Monday, October 9, 2017

Dormant Account Fee

Members with less than \$100 in their savings account and have had no activity (deposit or withdrawal) for 12 consecutive months, will be charged a \$25 dormant fee. This fee applies to members that only have a savings account and no other account relationship.

Your savings federally insured to \$250,000

NCUA

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

