

# TRIANGLE TIMES



October 2017

www.trianglefcu.com

Fourth Quarter

## 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

## Membership Verification

The Supervisory Committee is conducting its required membership verification as of 9/30/17. Please verify that all share and loan balances on your member statement are correct. If you find a discrepancy contact by mail: **Chairman, Supervisory Committee, P.O. Box 7882, Columbus, MS 39705**. If your statement is correct, no action is required on your part. This address is for account discrepancies only! Deposits or payments sent to this address will be delayed. Thank you for your cooperation.

## Real Estate Construction/Renovation

TFCU will begin offering short-term loans to qualifying members for the construction or renovation of their primary residence and single-close construction-to-permanent loans to qualifying members for the new construction of a primary residence. For more details, please contact our Mortgage Loan Officer, Kimberly Guyton, at (662) 329-5733.

## 24/7 Loans by Phone

This new service, coming soon, will allow our members to apply for a loan by phone anytime of the day or night with a decision within minutes in most cases. Auto, Boat, Motorcycle, Signature and Credit Card loans will be available. Our target date for 24/7 Loans by Phone is December 1st, just in time for Christmas shopping!

## Apple, Samsung and Android Pay (on the way)

New mobile technologies are revolutionizing the payments industry for credit union members nationwide. Smartphone payments are quickly becoming more and more popular with consumers as companies like Starbucks have seized the convenience of mobile payments and the accumulating of reward points for every purchase. TFCU wants to simplify the purchasing experience of our members and eliminate the need to swipe their cards at merchant point-of-sale terminals and prevent payment fraud by removing sensitive card account information from the payment process. Look for this new service before year end!

## TFCU Recognized

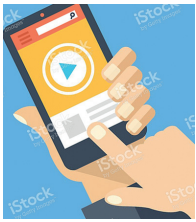
Thank you once again for voting us the **#1 CREDIT UNION** in the **Best of the Triangle** Reader's Choice Poll for 2017 sponsored by the Commercial Dispatch. This makes the 10th consecutive year.



## Attention Christmas Club Members

On November 1st, your Christmas Club deposits and earnings for the year will be automatically transferred to your savings account. This transfer will leave the minimum \$25 in your account to insure that your 2018 Christmas Club will continue without interruption. Congratulations to each of you that planned ahead and are prepared for the upcoming Holiday Season. Happy shopping!

## 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 for Loans & Other Documents

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](http://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](http://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

## Debit Card Payments & Deposits

TFCU can now accept debit cards for loan payments and deposits over the phone or at the teller window.

## 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  
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.

## July 31, 2017 Financial Statement

Members	14,538
Checking Accounts	7,584
Deposits	\$69,465,531
Loans	\$30,651,435
Assets	\$77,930,704

### 2017 Holidays

#### Columbus Day

Monday, October 9, 2017

#### Veterans Day

Monday, November 13, 2017

#### Thanksgiving

Thursday, November 23, 2017

Friday Noon, November 24, 2017

#### Christmas

Monday, December 25, 2017

#### New Years

Monday, January 1, 2018

### 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

