

#### 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)

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

#### Wire Services

#### Direct Deposits (ACH)

Routing and Transit # 284283261

#### Payroll Deductions

Savings/Checking/Loan Payments/Christmas Club

## 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 2017 Christmas Club will continue without interruption. Congratulations to each of you that planned ahead and are prepared for the upcoming Holiday Season. Happy shopping!

**Please note:** Christmas Club accounts that have had no activity (deposits or withdrawals) for 12 consecutive months or more will be closed and the balance transferred to the member's savings account.

## The Federal Reserve Board's (FRB) Regulation D

Regulation D imposes a six transfer/withdrawal limit on savings accounts, which includes the following types of transactions to another account at the credit union or to a third party during a calendar month or statement cycle.

- Preauthorized or automatic withdrawals or transfers;
- Telephone transfers or transfers initiated by a personal computer;
- Check, draft, debit card, or similar order made by the depositor and payable to third parties.

Beginning December 1, 2016, members who continue to violate the limits, Triangle FCU will charge a \$5.00 fee for each transaction in excess of the six transfer limit. The Credit Union will also have the choice of closing the account and placing the funds in another account that the member is eligible to maintain.

## TFCU Recognized

Thank you once again for voting us the **#1 CREDIT UNION** in the **Best of the Triangle** Reader's Choice Poll for 2016 sponsored by the Commercial Dispatch. This makes the 9th consecutive year.



## Mortgage Loans

Great News! Triangle FCU is getting back in the mortgage business. Look for more details on our web site, in the local newspaper and on your television.

## Mobile App

Did you know we have a Free Mobile App for your Android, iPhone or Tablet? Once you've downloaded the app, you can check balances, review history on checking, savings and loans, view cleared checks, transfer funds and make loan payments. It's like having a Triangle branch in your pocket or purse; download it today!

## 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

## 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.

## Credit Builder Loans

We can help you improve your credit score with our new Credit Builder Loan. In just nine months, your credit score will improve and you will also have built a savings balance of \$750 at the same time. We can loan you \$750 for 9 months at a low rate of only 12.99% APR using the \$750 as collateral. If you make your payments on time each month your credit score will improve plus you can have the full \$750 at the time your loan is paid off. For more information and to apply for a Credit Builder Loan visit the branch office nearest you.

## Check With Us First

Free Online Banking, Mobile Money, Bill Pay and e-Statements with every checking account!

### 1st Time Checking (Age 15-24)

- 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

### Value Checking (Age 25-Plus)

- Dividends paid on balances of \$500 or more
- Free ATM Card, Unlimited check writing
- No per check charge, Overdraft Protection
- Free VISA Debit Card (with approval)
- \$5 service fee waived on balances of \$500 or more

### Freedom Checking (Second Chance Account)

## Planning a Road Trip?

Here are some driving tips from your credit union. First, keep the car's interior as cold as you can stand it. Heat encourages sleepiness. Second, take frequent breaks. Every two or three hours stop the car, get out and stretch those legs. Relieve lower-back stress by placing a pillow behind the small of your back. And finally, for true driving peace of mind, make sure your steering wheel is attached to a new or used car financed by your credit union.

## 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-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.

## July 31, 2016 Financial Statement

Members	15,372
Checking Accounts	7,386
Deposits	\$70,558,094
Loans	\$32,459,015
Assets	\$78,348,498

### 2016 Holidays

#### Columbus Day

Monday, October 10, 2016

#### Veterans Day

Friday, November 11, 2016

#### Thanksgiving

Thursday, November 24, 2016  
Friday Noon, November 25, 2016

#### Christmas

Friday Noon, December 23, 2016  
Monday, December 25, 2016

#### New Years

Friday Noon, December 30, 2016  
Monday, January 1, 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