

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

Autos, 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)

Loan by Phone

24/7 Live Loan Representatives

866-290-5607

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 TFCU would like to wish each and every member a happy and prosperous 2020. Thank you for continuing to choose us as your trusted partner in achieving financial success! Wherever this year takes you, we'll be there for you every step of the way!

60th Annual Meeting Announced

TFCU's 60th Annual Meeting will be held on Wednesday, March 25th, 2020, beginning at 5:00 p.m. Tentative location for the meeting will be the Columbus Club located on Columbus AFB. Please look for more details on our website at www.trianglefcu.com as this milestone approaches.

BMH-GT Benefits Day

Loan Originator Ashley Jordan and Member Service Coordinator Tiffany Dyer represented TFCU at Baptist Memorial Hospital's annual Benefits Day.

Ashley and Tiffany spent the day on-site opening new accounts, advising employees regarding CU products and services, discussing loan options and performing account maintenance.



We always enjoy participating in on-site visits with our select employee groups. If you or your employer would like to schedule a customized, on-site visit, please contact Kimberly Guyton at 662-434-6052 or kguyton@trianglefcu.com.

Shred Day

Thank you to everyone who came out on December 5th to participate in our first ever Shred Day! It was our pleasure to provide members with a safe and convenient way to destroy sensitive documents.

Pictured are the employees of the Hwy 45 branch in Columbus where the event took place, along with the friendly Shred-it employee who spent



the day shredding documents for members. The response was very positive and we look forward to hosting another Shred Day in the future!

Christmas Toy Drive

Christmas 2019 was a little brighter for several area children, thanks to the generosity of TFCU employees who chose to support a toy drive hosted annually by the Greater Golden Triangle Association of Realtors. Toys were collected at the December meeting, to be distributed throughout the Golden Triangle area. Pictured are Shequetta Gandy and Ashley Aldridge, TFCU mortgage originators and GGTAR affiliate members. Shequetta and Ashley had the privilege of delivering the toys to the meeting on behalf of all TFCU employees.



Make 2020 the Year of Improved Credit!

If you need to build or improve your credit, Triangle FCU is here to help! Our \$1,000 credit builder loan is a popular option. Choose either a 9 or 12 month term, depending on your personal preference. Proceeds of the loan are held in a savings account in your name. Each month, Triangle FCU will report your payment activity to the credit bureau. The result is a positive impact on your credit as long as the loan is repaid as directed. Once the loan is paid in full, the savings balance is yours to keep. If you think the credit builder loan might be right for you, call or visit any location for more information.

A positive credit history can help you to qualify for various loan options, save money by qualifying for lower interest rates, and more. The credit builder loan can certainly help you achieve improved credit, but if you really want to make 2020 the year of financial success, don't stop there. Allow us to introduce you to GreenPath. A nonprofit focused on financial wellness for everyone, GreenPath has spent nearly 60 years helping people improve their financial health. If you would like more information on the services and assistance offered by GreenPath, contact us today!



Empowering people to lead financially healthy lives.

Could you benefit from a mortgage refinance?

If you currently have an outstanding mortgage on your primary residence, Triangle FCU would like to help you explore the potential benefits of a refinance. We have friendly mortgage originators in Columbus and Starkville who can discuss your current mortgage status, as well as your financial goals and needs, to see if a mortgage refinance is right for you. Call today to schedule an appointment for your mortgage check-up!

If you are not currently a homeowner and would like to become one, we want to help with that, too! We offer many loan options designed to meet a variety of needs and we pride ourselves on making the mortgage process as quick and easy as possible. Let us help you get started today!

In Columbus:
Contact Ashley Aldridge
NMLS # 1765834
aaldrige@trianglefcu.com
662-434-6052 ext 406

In Starkville:
Contact Shequetta Gandy
NMLS # 1765671
sgandy@trianglefcu.com
662-434-6052 ext 308

Have you tried our mobile app?

Visit your app store today and search for Triangle Federal Credit Union. The Triangle FCU app allows you to check balances, transfer funds, make payments, deposit checks, and more. Whether you're in the comfort of your home, at the ball field, on vacation, or anywhere else that life takes you, keep your money at your fingertips with the app. If you're there, so are we!



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 trianglefcu.com and receive your discount before this offer expires.

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 30, 2019 Financial Statement

Members	12,914
Checking Accounts	6,074
Deposits	\$ 74,855,305
Loans	\$ 36,940,211
Assets	\$ 84,513,240

2020 Holidays

Martin Luther King, Jr. Day

Monday, January 20th

President's Day

Monday, February 17th

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