

#### 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

#### 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

## Notice of Nominations for the 2019 Annual Election

The Nominating Committee of Triangle Federal Credit Union (TFCU) has filed the following nominees for the office of Board of Directors for a three-year term beginning March 27, 2019: Ron Foster (incumbent), Kathy Marshall (incumbent)

The Nominating Committee of Triangle Federal Credit Union (TFCU) has filed the following nominee for the office of Board of Directors for a one-year term beginning March 27, 2019: Sam Shoemake (incumbent)

There will be no nominations from the floor at the Annual Meeting. Any persons wishing to be nominated must submit a petition bearing the signatures of at least 500 TFCU members. Nominations submitted by petition must also include a biographical sketch of the nominee as well as a certificate stating the nominee's agreement to nomination and willingness to serve if elected. Nominations by petition should be sent to Debbie Ragon, Chairman, TFCU, PO Box 8300, Columbus, MS 39705, and must be received no later than midnight December 1, 2018. Nominations by committee and by petition (if any) will be posted at each location of the credit union and on the credit union's website beginning January 15, 2019. If there are more nominees than positions to be filled, ballots will be distributed and results announced at the 2019 Credit Union Annual Membership Meeting on March 27, 2019.

## Increased Minimum Balance Notice

Beginning January 1, 2019, members with just a savings account and no other account relationship such as an active checking account, Christmas Club, IRA or a loan, will be charged a \$5.00 monthly fee if their balance drops below \$100.00 at anytime during the month. Please keep a minimum of \$100.00 or more in your savings account to avoid this monthly fee.

## 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 2019 Christmas Club will continue without interruption. Congratulations to each of you that planned ahead and are prepared for the upcoming Holiday Season. Happy shopping!

## TFCU Recognized

Thank you once again for voting us the #1 CREDIT UNION in the Best of the Triangle Reader's Choice Poll for 2018 sponsored by the Commercial Dispatch. This makes the 11th consecutive year.



## Mortgage Update

In addition to adding new construction and renovation loans to our mortgage program, we have recently expanded our service area to include Pickens and Lamar counties in Alabama. If you are considering building your next home, renovating your existing home, or if you are in the market for a purchase or refinance, please contact Kimberly Guyton, NMLS#1293185, at 662-329-5733 or kguyton@trianglefcu.com today to see if our mortgage products are right for you.

## Lower Interest Rates

Take advantage of our reduced interest rates for new or used Autos, Boats and Motorcycles. We offer the same low rates for used purchases or refinancing as we do for new ones. Our interest rates begin as low as 1.99% APR for up to 48 months and will allow you to save your hard earned money for more important things like saving for retirement or school tuition. Please allow us to go to work for you and your family. Apply online or speak with one of our friendly loan originators to find a payment that works for you!

## New Terms for Credit Builder Loans

Need to improve your credit score? If so, let us help with our popular Credit Builder Loan. In just twelve months, your credit score will improve and you will have built a savings balance of \$1,000 at the same time. Here's how it works, we will loan you \$1,000 for 12 months at a low interest rate of only 12.99% APR using the \$1,000 as collateral. If you make your 12 payments on time each month your credit score will improve plus you will have \$1,000 available to you 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.

## Looking for a Great Credit Card?

Then look no further. Sometimes you need a little extra buying power — and that's when having a great credit card in your wallet comes in handy! You won't find a more affordable one than a Platinum Visa® from TFCU. We offer rates as low as 6.9% APR on purchases and cash advances, plus for qualified applicants, a 2.9% APR on balance transfers for the first 12 months. With generous credit limits up to \$15,000 and no annual fee, you can see why we are the best choice for your credit card business. Plus, you earn ScoreCard Bonus Points with every purchase to redeem for great rewards! Apply for yours today.

## 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](http://www.trianglefcu.com) and receive your discount before this offer expires.

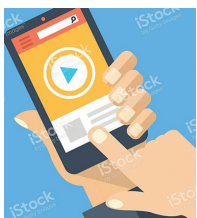
## Making Loan Payments and Deposits Just Got Easier!

loan payments and deposits by phone. For a small convenience fee, you can call us at any location and process up to three transactions. And what makes it even easier is we can process your payment or deposit from another checking account, a debit card, or a credit card. Don't worry about getting into your car and driving or using the U.S. postal service. Just pick up your phone and call!

## 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 Skip-A-Pay offer, please contact your loan officer or visit a branch office near you.

## Mobile Deposit Is Here!



Have you tried our Mobile Deposit yet? Members are now able to deposit checks anywhere – from their home, dorm room, workplace, or even while traveling. Mobile Deposit turns your smart phone or tablet into a deposit-making device, so you can deposit checks from any location safely and securely. Just snap a picture of the front and back of each check with your phone's camera and then submit the images electronically to TFCU for processing. Confirmation occurs after the deposit is transmitted to our mobile capture server. Get out of line, download our Mobile App and begin using the Deposit application today.

## 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, 2018 Financial Statement

Members	13,774
Checking Accounts	6,480
Deposits	\$69,386,856
Loans	\$33,129,452
Assets	\$78,157,207

### 2018 Holidays

#### Columbus Day

Monday, October 8, 2018

#### Veterans Day

Monday, November 11, 2018

#### Thanksgiving

Thursday, November 22, 2018

Friday Noon, November 23, 2018

#### Christmas

Monday Noon, December 24, 2018

Tuesday, December 25, 2018

#### New Years

Monday, Noon, December 31, 2018

Tuesday, January 1, 2019

### 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

