

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

Cars, Trucks & SUVs (New and Used)

Boats (New and Used)

Mortgage Loans

Signature (unsecured)

Portable Buildings

Debt 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

Smart Choice 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



Adair Promoted to CFO

We are pleased to announce that Cindy Adair has been promoted to Chief Financial Officer for Triangle Federal Credit Union.

Cindy graduated from Mississippi University for Women in 1995 and received her Certified Public Accountant certification in 1999. She has been with the credit union since August of 2005.

Congratulations, Cindy!



Friday the 13th is a lucky day at TFCU!

Each Friday the 13th, we offer a \$1,300 signature loan*, with a 13 month term at 1.3% APR. Call, visit any branch, or apply on-line on 1/13/23.

We also host a "Luck of the Draw" event, benefiting a local charitable organization, with each Friday the 13th special. This time, we are collecting supplies for The Mission, a non-profit located in West Point, Mississippi. For each item donated, members will receive one chance to win a \$50 gift card. Donations will be accepted at all TFCU locations through Friday, January 13th. To learn more about The Mission and to see a list of needed supplies, visit www.missiongrtr.com.

*This is not an offer for extension of credit or a commitment to lend.
Financing subject to credit approval.

Online and Mobile Banking

TFCU recently transitioned to a new core system, complete with a new and improved on-line and mobile banking platform. We encourage all members to enroll in on-line and mobile banking, to take advantage of the features and capabilities now available. If you need assistance, call or visit any location where TFCU employees will be happy to help you.

With on-line and mobile banking you can view balances and transactions, transfer funds, manage your debit card, pay your bills, make remote deposits, set up advanced account alerts, access electronic statements and more.

Once you have enrolled, you will have access to a new way of communicating with the credit union. Simply click the [Start a Conversation](#) button on your on-line or mobile banking dashboard to chat with TFCU employees. We respond as quickly as possible during regular business hours.

The new version of online and mobile banking also provides a convenient way for existing members to apply for new accounts and loans. The next time you need to add a new account or apply for a new loan, log into on-line or mobile banking and use the [Add an Account](#) feature to submit your application.

We would like to thank all of our members for their patience throughout the conversion process. We look forward to helping everyone take advantage of all that the new system has to offer!



Christmas Toy Drive

In December, TFCU employees participated in the annual toy drive hosted by the Greater Golden Triangle Realtors, benefiting children and families in need throughout the Golden Triangle area.

Toys were delivered to the December Luncheon by GGTR Affiliate Members Ashley Aldridge, Mortgage Specialist, and Kimberly Guyton, EVP of Lending and Branch Development.

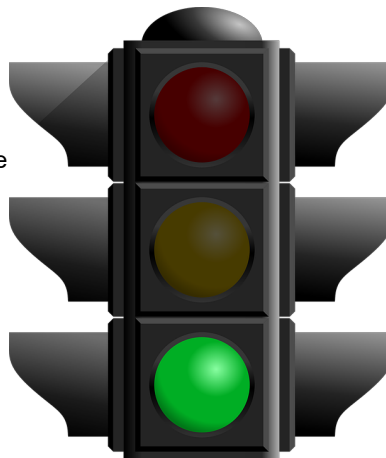


First Time Auto Loan

At Triangle FCU, we understand sometimes you need a vehicle before you've met the traditional requirements for an auto loan. In an effort to bridge the gap for members who find themselves in this position, we have created a new loan product. Allow us to introduce our First Time Auto Loan!

If you need a car, truck or SUV, but you don't have the credit history or co-borrower often required to qualify for an auto loan, you've come to the right place.

Call, visit or apply on-line at trianglefcu.com to see if our First Time Auto Loan is the solution you've been searching for!



Online Application Discount

Receive an interest rate discount of .25% on your next loan when you apply online! Terms and conditions apply, financing is subject to credit approval. Call or visit any location for more information.

Important Information

Please mail 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

1-855-293-2458

For Debit Cards

1-855-293-2456

Phone Number for all Locations

662-434-6052

Main Office

P.O. Box 8300, Columbus, MS 39705
FAX (662) 434-8406

MS/USA Toll Free 1-800-434-6052

Columbus Centre

2330 Highway 45 North
Columbus, MS 39705
FAX (662) 327-6308

Starkville

12036 Highway 182 East
Starkville, MS 39759
FAX (662) 384-1240

Columbus Eastside

126 Alabama Street
Columbus, MS 39702
FAX (662) 329-6148

West Point - New Horizons

7290 Highway 45 Alternate North
West Point, MS 39773-9445
FAX (662) 494-7064

Office Hours

Monday – Thursday 8:30 a.m. – 4:00p.m.
Friday 8:30 a.m. – 5:00 p.m.

November 30th, 2022

Financial Statement

Members	12,733
Checking Accounts	6,348
Deposits	\$106,145,513
Loans	\$47,301,113
Assets	\$113,985,485

2023 Holidays

Martin Luther King, Jr. Day

Monday, January 16th

President's Day

Monday, February 20th

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 #
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