

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,

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

Membership Verification

The Supervisory Committee is conducting its required membership account verification as of 9/30/2019. Please verify that all share and loan balances 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.

Notice of Nominations for the 2020 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 25, 2020.

Debbie Ragon (incumbent)

Sam Shoemaker (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 Ron Foster, Vice Chairman, TFCU, P.O. Box 8300, Columbus, MS 39705, and must be received no later than midnight December 1, 2019. 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, 2020. If there are more nominees than positions to be filled, ballots will be distributed and results announced at the 2020 Credit Union Annual Membership Meeting on March 25, 2020.

New Dormant Account Fee

Accounts with no activity (a deposit or withdrawal) for twelve consecutive months will be charged a \$10 monthly fee as long as the account remains dormant.

Triangle FCU Shred Day - December 5th

Protecting your identity is more important now than ever. While criminals have discovered numerous ways to steal identity, document theft remains a tried and true method. If you're looking for a secure way to discard confidential papers that you no longer need, your credit union is here to help! Triangle FCU will host a Shred Day exclusively for members on Thursday, December 5th. Drop off will be from 11:00 am until 2:00 pm behind the Columbus Centre location on Hwy 45. To ensure adequate space, we have set a limit of 4 average-sized boxes/bags of paper per member. Please call or visit the credit union for more information.

If you have a friend, family member or co-worker who could benefit from this opportunity to protect their identify while reducing paper clutter, encourage them to join Triangle FCU today!

BEST Credit Union!

Thank you for once again voting us the #1 Credit Union in the 2019 Best of the Triangle Reader's Choice Poll, sponsored by the Commercial Dispatch. This is the 12th year in a row that we have received this recognition!

We have also been voted the BEST Local Credit Union in Northeast MS and West Alabama in a Viewer's Choice Award sponsored by WCBI!

We couldn't do it without you, the BEST members!



Columbus Chapter of Credit Unions Hosts Congressman

The Columbus Chapter of Credit Unions was honored to host Congressman Trent Kelly as guest speaker at the third quarter meeting in August. Congressman Kelly spoke about several issues important to credit unions. He also expressed his sincere appreciation for the support he has received from credit unions. Pictured with Congressman Kelly is Kimberly Guyton, EVP - Lending and Branch Development for Triangle FCU. Kimberly had the privilege of introducing the Congressman at the event.



People Helping People

Throughout July, employees and members generously participated in a fundraiser to benefit The Boys & Girls Club of the Golden Triangle. The result was a donation in the amount of \$2,000! Thank you to everyone who participated in this effort! Pictured are the employees of our Starkville branch who raised the most in a competition between branches. Great job, ladies!



Could you benefit from a mortgage refinance?

If you currently have an outstanding mortgage on your primary residence, Triangle FCU would love 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 a convenient appointment for your mortgage check-up!

If you are not currently a homeowner and would like to become one, we're here 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 206

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 **For Debit Cards**
1-800-808-7230 **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
MSRBase@trianglefcu.com

Columbus Centre

2330 Highway 45 North,
Columbus, MS 39705
(662) 434-6052 FAX (662) 327-6308
MSR45@trianglefcu.com

Starkville

12036 Highway 182 East,
Starkville, MS 39759
(662) 434-6052 FAX (662) 384-1240
MSRStk@trianglefcu.com

Columbus Eastside

126 Alabama Street,
Columbus, MS 39702
(662) 434-6052 FAX (662) 329-6148
MSREast@trianglefcu.com

Office Hours

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

July 31, 2019

Financial Statement

Members	13,235
Checking Accounts	6,211
Deposits	\$ 73,464,026
Loans	\$ 37,133,516
Assets	\$ 83,195,632

2019 Holidays

Columbus Day
Monday, October 14th
Veteran's Day
Monday, November 11th
Thanksgiving
Thursday, November 28th
Friday Noon, November 29th
Christmas
Tuesday Noon, Dec 24th
Wednesday, December 25th
New Years
Tuesday @ Noon, Dec 31st
Wednesday, January 1st, 2020

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

