

#### 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

## Happy New Year from Our Family to Yours

The staff and officials of TFCU wish you a happy and prosperous 2019. You can count on us year round for the lowest interest rates on loans and the most convenient financial services in the Golden Triangle. Thank you for putting your Trust in Triangle Federal Credit Union.

## 59<sup>th</sup> Annual Meeting Announced

TFCU's 59<sup>th</sup> Annual Meeting will be held at the Columbus Club located on Columbus AFB, on Wednesday, March 27, 2019 beginning at 5:00 p.m. Please look for more details on our web site at [www.trianglefcu.com](http://www.trianglefcu.com) as this important date approaches.

## Applying 24/7 for a New Loan Just Got Easier!

Need to apply for a new loan but you can't make it to the branch and filling out an online application just isn't your thing? We have a solution for you! Members can now take advantage of our new Loan by Phone service. **Call 866-290-5607 at YOUR convenience - 24 hours a day, 7 days a week. Speak with a loan representative and get immediate feedback regarding your loan options.** Loans by Phone – we're ready when you are!

## BMH-GT Benefits Day

Ashley Jordan and Ashley Aldridge represented TFCU at the Annual Baptist Memorial Hospital Benefits Day held recently for their employees. In addition to opening new accounts, they also provided information regarding CU services, loans, checking options, as well as verifying member contact and beneficiary information. We are more than happy to attend any select employee group's Benefits Day and provide information for their employees about the benefits of being a credit union member. Please contact Kim Guyton at (662) 329-5733 for more information.



## Mortgage News

Did you know that Triangle FCU now offers Conventional, FHA, USDA and VA mortgage financing? We also have a variety of in-house mortgages, ranging from 5 – 25 years, for those who prefer to keep their business entirely local. If you're about to begin shopping for a new home, let us provide you with a full pre-approval that may strengthen your buying power and help to fast-track your closing when the time comes.

Whether you're considering building, purchasing or refinancing your home, let us walk you through the options and help you decide which choice is right for you. For more information, call our mortgage department at 662-657-1074 or 662-329-5733. We look forward to hearing from you!

## Increased Minimum Balance Notice Reminder

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.

## Low Interest Rates, But For How Long?

Take advantage of our low interest rates before they rise in 2019 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, which are subject to change, start 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 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 VISA 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.

## 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.

## We Have Millions to Lend

If you or a family member needs a loan for any reason, we invite you to bring your loan business to your Credit Union. Besides offering some of the best loan rates around, we also do our best to approve most of the loan applications that come our way as quickly as possible. We call it members helping members. So, for your next loan, please give us a call or you may apply online any time of the day or night.

## Making Loan Payments and Deposits Just Got Easier!

Members are now able to make their 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!

## 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.

## October 31, 2018 Financial Statement

Members	13,756
Checking Accounts	6,433
Deposits	\$69,554,980
Loans	\$34,281,857
Assets	\$78,315,969

## 2019 Holidays

**Martin Luther King, Jr. Day**

Monday, January 21

**President's Day**

Monday, February 18

## 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

