

### 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 through 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)

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

6 months / \$50,000 minimum

12 months / \$10,000 minimum

18, 24 or 36 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 you a healthy, happy, and prosperous 2025!

## President/CEO News

After 38 years of dedicated service and exemplary leadership, John Gibbons, Jr. retired as President/CEO of Triangle FCU on December 31st, 2024. Under his guidance, the credit union grew from approximately \$10 million in assets to more than \$110 million, and from one location to five. Mr. Gibbons also served as the Mississippi Credit Union Association's most tenured director, having been elected to the Board of Directors in 1990. In May of 2024 he was inducted into the Mississippi Credit Union Hall of Fame, the highest credit union honor bestowed upon an individual within our state.



John Gibbons, Jr. with wife, Renee

The Board of Directors named Kimberly Guyton as President/CEO of Triangle FCU, effective January 1st, 2025. Kimberly was hired in June of 2016 as Real Estate Lending Manager and most recently served as EVP of Lending and Branch Development. Her career in the financial services industry spans 25 years, including experience in all areas of banking and finance.



Kimberly is a proud graduate of Southeast CUNA Management School, a three-year program held on the campus of the University of Georgia. Graduation from this program is recognized throughout the credit union industry as a prestigious mark of achievement for credit union leaders.

"I am honored to serve the credit union in this capacity," Kimberly said. "I look forward to protecting, upholding, and continuing the work of all who have helped make Triangle FCU what it is today."

## Henderson Earns CUCE

We are pleased to announce BSA Officer Bettina Henderson has been certified as a Credit Union Compliance Expert. To earn this credential, Bettina completed CUNA Regulatory Compliance Certification coursework and passed a series of five exams. The CUCE designation equips recipients with the knowledge and understanding to guide their credit unions through a complex and rapidly evolving regulatory environment. Thank you and congratulations, Bettina!

## 65th Annual Meeting

The link to register for our 65th Annual Meeting is now available at [trianglefcu.com](http://trianglefcu.com). Register today and mark your calendar to attend at 5:00pm on Tuesday, April 22nd. The meeting will be held in person at Lion Hills and will be streamed online for members who prefer to attend remotely. We look forward to providing you with an informative and enjoyable presentation!

## Boofest 2024

TFCU employees Harley Lawson, Natalie Leigh, and Sarah Beth Brown enjoyed volunteering for Boofest, held on Columbus Air Force Base on November 1st. They had fun passing out candy to all those in attendance.



## Pink Ribbon Fundraiser

Thank you to everyone who supported our Pink Ribbon fundraiser throughout the month of October. We raised a total of \$700 through the sale of pink ribbons. This amount was added to the total raised through the Zumba in Pink event, with all funds donated to the Imaging Center of Columbus to help local patients receive needed cancer screenings. TFCU employee Ashley Aldridge delivered the check with Stephanie Jones of Zumba in Pink.



## Employee Christmas Project

Each year, TFCU employees select a local cause to support in lieu of gift exchanges. For the 2024 Christmas season, employees chose to participate in a toy drive to benefit children and families throughout the Golden Triangle area. We would like to thank our staff for cheerfully embracing the people helping people philosophy in daily business and in service to our community.



## Holiday Blood Drive

TFCU hosted the Vitalant bloodmobile at the West Point branch on Saturday, December 14th. We would like to thank the team from Vitalant and all of the donors who came out to help make this our most successful blood drive to date! The donations received during this event have the potential to save up to 51 lives.

We would also like to thank TFCU employees Shea Watson, Tia Marshall, and Haleigh Burns for volunteering to work the blood drive.



## Important Information

Please mail 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**

**1-855-293-2458**

**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, 2024

#### Financial Statement

Members	12,008
Checking Accounts	6,504
Deposits	\$ 101,394,224
Loans	\$ 63,077,983
Assets	\$ 112,037,313

### 2025 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 #  
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