

TRIANGLE TIMES



January 2017

www.trianglefcu.com

First Quarter

Regular Share Savings

\$1 Minimum Balance

Dividends paid on balances of \$100 or more
Free 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

Free 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

Mortgage Loans Are Now Available

Kimberly joined TFCU in August of 2016 as Real Estate Lending Manager. She takes great pride in helping others achieve their homeownership goals. Whether you are a first-time homebuyer or a homeowner considering a refinance, she values each person that we are privileged to serve and she strives to make sure that every interaction is positive and productive. From your initial contact through your last payment, Kimberly manages a system that is designed to work for you. Contact Kimberly today to get started!



Kimberly Guyton, NMLS # 1293185

PO Box 8300

Columbus, MS 39705

Phone 662-329-5733 - Fax 662-796-3133

kguyton@trianglefcu.com

Mobile Deposit Coming Soon



TFCU is adding another feature for our members with smartphones. Members will now be able to deposit checks anywhere – from their home, dorm room, workplace, stores or even while traveling. Mobile Deposit turns your smartphone into a deposit-making device, so you can safely and securely deposit checks from any location. Using a downloadable application, just snap a picture of the front and back of each check with the phone's camera, then submit the images electronically

to TFCU for processing, clearing, settlement and posting. Confirmation occurs after the deposit is transmitted to the mobile capture server. Members can also log in to their mobile or online banking website to verify that an item has posted.

Happy New Year from Our Family to Yours

The staff and officials of TFCU wish you a happy and prosperous 2017. You can count on us during these tough economic times 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.

57th Annual Meeting Announced

TFCU's 57th Annual Meeting will be held at the Columbus Club located on Columbus AFB, on Wednesday, March 29, 2017 beginning at 5:00 p.m. Please look for more details on our web site at www.trianglefcu.com as this important date approaches.

.50% Online Discount

Receive a .50% discount on your next auto or signature loan when you apply online. That's right, apply online and receive a .50% reduction in your qualifying interest rate. All loans are subject to credit approval. Apply at www.trianglefcu.com and receive your discount before this offer expires.

Mobile App

Did you know we have a Free Mobile App for your Android, iPhone or Tablet? Once you've downloaded the app, you can check balances, review history on checking, savings and loans, view cleared checks, transfer funds and make loan payments. It's like having a Triangle branch in your pocket or purse; download it today!

Auto Rates Reduced as Low as 2.49% APR.

Count on TFCU for the most competitive rates and terms for your vehicle loans. Make the car buying process easy on yourself and get your loan pre-approved before you shop. Transfer your loan from another lender and begin saving money today! View our current rates at www.trianglefcu.com



- Up to 100% financing, plus tax, title and extended warranty
- Terms up to 72 months
- Competitive Rates
- Pre-approval available
- Automatic payment option
- .50% Online Discount available
- Optional Credit Life and Credit Disability payment protection
- Guaranteed Asset Protection (GAP) Loan Protection Coverage

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

Credit Builder Loans

We can help you improve your credit score with our new Credit Builder Loan. In just nine months, your credit score will improve and you will also have built a savings balance of \$750 at the same time. We can loan you \$750 for 9 months at a low rate of only 12.99% APR using the \$750 as collateral. If you make your payments on time each month your credit score will improve plus you can have the full \$750 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.

Check With Us First

Free Online Banking, Mobile Money, Bill Pay and e-Statements with every checking account!

1st Time Checking (Age 15-24)

- 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

Value Checking (Age 25-Plus)

- Dividends paid on balances of \$500 or more
- Free ATM Card, Unlimited check writing
- No per check charge, Overdraft Protection
- Free VISA Debit Card (with approval)
- \$5 service fee waived on balances of \$500 or more

Freedom Checking (Second Chance Account)

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

1-800-VISA-911 or 1-800-847-2911

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, 2016 Financial Statement

Members	15,152
Checking Accounts	7,597
Deposits	\$68,963,166
Loans	\$31,804,298
Assets	\$77,017,614

2017 Holidays

Martin Luther King, Jr. Day

Monday, January 16, 2017

President's Day

Monday, February 20, 2017

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

