

**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 Home Banking, Mobile Money, Bill Pay and e-Statements with every checking account**

**Value Checking**

(Ages 25 thru 49)

\$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)

Account converts to 50-Plus Checking at age 50

**50-Plus Checking**

(Ages 50-Plus)

No Monthly Service Fee

Free Money Orders and Free Travelers Checks

Plus all of the features of Value Checking

**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)

Signature (unsecured), Consolidation

Motorcycles (New and Used)

Real Estate (1ST & 2ND Mortgage)

New and Used RV's, Campers and Jet Skis

Share-Secured (fully secured by Shares)

**Platinum VISA Credit Cards**

6.9% APR Fixed Rate

No Annual Fee, 25-Day Grace period

**VISA Gift Cards**

**24-HOUR TELLER**

1-800-724-7581 (Inquiries and Transactions 24/7)

**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

**Wire Services**

**Direct Deposits (ACH)**

Routing and Transit # 284283261

**Payroll Deductions**

Savings/Checking/Loan Payments/Christmas Club

## Auto Rates Reduced as Low as 1.49% 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! (See our REDUCED rates on page 2.)



- Up to 100% financing, plus tax, title and extended warranty
- Terms up to 72 months
- Competitive Rates
- Pre-approval available
- Automatic payment option
- .25% Online Discount available
- Optional **Credit Life and Credit Disability** payment protection
- **Guaranteed Asset Protection (GAP)** Loan Protection Coverage

## \$20,000 VISA Limits plus ScoreCard® Rewards

As a Platinum Preferred cardholder, you receive ScoreCard® Bonus Points every time you use your card for purchases. Bonus Points can be redeemed for brand-name merchandise or fabulous travel awards, which include airline tickets, cruises, and more. VISA application is on page 4.

Visit [scorecardrewards.com](http://scorecardrewards.com) and create your online profile then log into your rewards account.



- Credit limits up to \$20,000
- Low fixed rate of 6.9% APR
- No annual fee
- Balance Transfer rate of 2.9% APR for 12 billing cycles
- 25-day grace period on all purchases
- Online payment and account information at [ezcardinfo.com](http://ezcardinfo.com)



## 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.

# Triangle Federal Credit Union Loan Interest Rates Effective June 20, 2014

The interest rate categories listed below apply to all members who qualify for a loan with the credit union. A member's category is determined by the Beacon scoring system provided by EQUIFAX credit bureau. In the case of joint applications, the primary applicant's credit score will be used. The following categories and accompanying interest rates do not represent final approval of a loan request, but rather to serve as a guide to determine the interest rate a member will be charged for a loan. The credit union retains final authority to approve or deny a member's loan request. All rates are subject to change without notice.

All rates are stated as an Annual Percentage Rate.

Loan Type	Maximum Term Months	AA (730-820)	A (680-729)	B (640-679)	C (600-639)	D (0-599)
Share Secured	24	3.00%	3.00%	3.00%	3.00%	3.00%
	48	3.50%	3.50%	3.50%	3.50%	3.50%
	60	4.00%	4.00%	4.00%	4.00%	4.00%
Credit Builder (\$750)	09	12.99%	12.99%	12.99%	12.99%	12.99%
Signature Loans (\$5,000 Max)	36	6.90%	8.90%	14.90%	16.90%	18.00%
Platinum VISA Credit Card (Maximum Credit Limit)	N/A	6.90% (\$20,000)	6.90% (\$20,000)	6.90% (\$15,000)	6.90% (\$10,000)	N/A
New or Used Autos, Boats, Motorcycles and Jet Skis (New 100% of Sticker/MSRP) (Used 100% Lesser of Book Value or Purchase Price) (\$25,000 Minimum for 72 Months)	36	Retail Value	Retail Value	Trade In	Loan Value	Loan Value
	48	1.49%	2.49%	7.90%	13.90%	18.00%
	60	1.49%	2.49%	8.90%	14.90%	18.00%
	72	1.99%	2.99%	9.90%	15.90%	18.00%
Real Estate (1st Mortgage) 90% Lesser of Value or Purchase Price	84	N/A	N/A	N/A	N/A	N/A
	120	N/A	N/A	N/A	N/A	N/A
	180	N/A	N/A	N/A	N/A	N/A
	240	N/A	N/A	N/A	N/A	N/A
	360	N/A	N/A	N/A	N/A	N/A
Real Estate (2nd Mortgage) 80% of Value Less 1st Mortgage (\$5,000 Minimum)	60	N/A	N/A	N/A	N/A	N/A
	120	N/A	N/A	N/A	N/A	N/A
Unimproved Property 80% Lesser of Value or Purchase	72	N/A	N/A	N/A	N/A	N/A
Recreational Vehicles and Campers (New up to 90% of Purchase Price) (Used up to 85% of Purchase Price) (\$25,000 Minimum for 84 Months) (\$50,000 Minimum for 144 Months)	48	4.90%	5.90%	9.90%	N/A	N/A
	84	5.90%	6.90%	10.90%	N/A	N/A
	144	6.90%	7.90%	11.90%	N/A	N/A

Loan Type	Model/Year	Maximum Term
Auto, Boats	New - 1 Year	72
	2 Year - 4 Year	60
	5 Year - 7 Year	48
	8 Year - 12 Year	36
Motorcycles	New	60
	Used	48
Jet Skis	New	48
	Used	36

Repayment term example: "A seven year, \$45,000 loan with an APR of 6% would require 84 monthly payments of \$657.57".

## VISA Debit Cards

Checking account members may choose their very own Visa Debit Card that fits their personality and style. Our new 35 Card Collection is sure to have the card that is right for you. You can use your card for point of sale (POS) purchases and receive cash back, ATM withdrawals from your checking account, at the gas pump or shopping online. They are accepted everywhere you see the VISA logo. Stop writing checks and being hassled for your identification. Travel with piece of mind knowing your VISA Debit Card will be accepted without question and come directly out of your checking account instead of being added to a credit card that charges interest. Apply for your very own VISA Debit Card today and start enjoying all of the benefits that come with it.



### Main Office

John Gibbons, Jr.  
President  
Sandy Ballard  
Vice President  
Cynthia Adair  
Vice President  
Belinda Hancock  
Assistant Vice President  
Austin Smith, CUCE  
Assistant Vice President  
Bobby Lavender  
Administrative Assistant  
Alisa Whitten  
Collection Officer  
Jane Aldridge  
Head Teller  
Renee Latham  
Membership Officer  
Bettina Henderson  
Teller  
Heather Brewer  
Teller  
Bianca Johnson  
Teller

### Columbus Centre

Kay Swartz  
Branch Manager  
Natalie Leigh  
Assistant Manager  
Nancy Wade  
Administrative Assistant  
Tiffany Dyer  
Head Teller  
Lisa Aldridge  
Drive-Thru Teller  
Sarah Ballenger  
Membership Officer  
Kayla Benton  
Teller  
Denise O'Brian  
Teller  
Madonna Williams  
Teller

### Starkville MSU

Sharon Anderson  
Branch Manager  
Rekeka Tate  
Head Teller  
Shequetta Gandy  
Membership Officer  
Christy Hudson  
Drive-Thru Teller  
Laura Maddox  
Teller

### Columbus Eastside

Carol McKissack  
Branch Manager  
Tasha Lewis  
Head Teller/Loan Officer  
Tina Henley  
Membership Officer  
Tashi Clay  
Drive-Thru Teller  
Ashley Jordan  
Teller  
Chastity Kendrick  
Teller  
Tyler Wallace  
Teller  
Mary Jones  
Teller

#### 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.

## April 30, 2014

### Financial Statement

Members	15,907
Checking Accounts	5,974
Deposits	\$65,907,702
Loans	\$31,717,641
Assets	\$72,762,954

### Board of Directors

Debbie Ragon  
Chairman

Ron Foster  
Vice Chairman

Sam Shoemake  
Secretary/Treasurer

Jordan Grove  
Director

Kathy Marshall  
Director

Danny Watson  
Director

Vicky Wilson  
Director

### Supervisory Committee

Ann Copeland  
Chairman

Terri Davis  
Member

Kathy Marshall  
Member

Nancy Perkins  
Member

Julie Weathers  
Member

Your savings federally  
insured to \$250,000

# NCUA

National Credit Union  
Administration, a U.S.  
Government Agency

## Check With Us First

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

#### 1st Time Checking (Age 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

#### Value Checking (Age 25-49)

- 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
- Account converts to 50-Plus Checking at age 50

#### 50-Plus Checking (Age 50-Plus)

- No monthly service fee
- Free Money Orders and Free Travelers Checks
- Plus all of the features of Value Checking

#### Freedom Checking (Second Chance Account)

## .25% Online Discount

Receive a .25% discount on your next loan when you apply online. That's right, apply online and receive a .25% reduction in your qualifying interest rate. Credit card and real estate loans are excluded from this offer. All loans are subject to credit approval. Apply at [www.trianglefcu.com](http://www.trianglefcu.com) and receive your discount before this offer expires.

## Free Mobile Money – Get Yours Today!



Mobile Money is a new free service that allows you to take your finances anywhere you take your cell phone. Members can check their balances, view checks that have cleared, transfer money and even pay their bills using their cell phones anytime of the day or night. Enroll now by logging on to our Home Banking and click the **Self Service Tab**, and then click Mobile Money under Additional Services. And while you are there, go ahead and sign up for free e-Statements.

## COURTESY PAY

Ever bounced a check? Unfortunately it does happen. Let us save you the expense and embarrassment of having your checks returned. Because you are a TFCU member, we have the solution for you. **COURTESY PAY** is an overdraft privilege program tied to your checking account that provides eligible members with the additional security of knowing that their overdrafts will be paid and not returned. Qualified members will be enrolled automatically with a \$600 courtesy limit that will cover the amount of your checks plus the \$25 NSF fee for each check. New checking account members will be eligible for **COURTESY PAY** after a 60-day waiting period. There is no cost for this new member service until you need this protection. For more information on **COURTESY PAY**, please call or visit any credit union location.

## TFCU Prepaid Debit Cards Are Here

Take control of your spending with our new prepaid debit card. We will cash your check and load it on your very own VISA prepaid debit card. The cards will have an initial cost of \$5.00 when ordered and can be reloaded as often as you like with any amount you decide for only \$3.00 per reload. Take advantage of this new service and control your spending and your budget with our new TFCU Prepaid Debit Card. Order yours today!



### 2014 HOLIDAY SCHEDULE

Independence Day  
Friday, July 4, 2014

Labor Day  
Monday, September 1, 2014

Columbus Day  
Monday, October 13, 2014

### 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.



Please include a current paystub.



# CREDIT CARD APPLICATION

Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.

- INDIVIDUAL CREDIT:** You must complete the Applicant section about yourself and the Other section about your spouse if: (1) you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI); (2) your spouse will use the account, or (3) you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or spousal maintenance, complete the Other section to the extent possible about the person or persons payments you are relying on.
- JOINT CREDIT:** Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the applicant, mark the Co-Applicant box.
- GUARANTOR:** Complete the Other section if you are a guarantor on an account/loan.

**Applicant**

NAME (Last - First - Initial) \_\_\_\_\_ MOTHER'S MAIDEN NAME \_\_\_\_\_

ACCOUNT NUMBER \_\_\_\_\_ SOCIAL SECURITY NUMBER \_\_\_\_\_

DRIVER'S LICENSE NUMBER / STATE \_\_\_\_\_

BIRTH DATE \_\_\_\_\_ HOME PHONE \_\_\_\_\_ WORK PHONE EXT. \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

PRESENT ADDRESS (Street - City - State - Zip) \_\_\_\_\_  OWN  RENT YEARS AT THIS ADDRESS \_\_\_\_\_

PREVIOUS ADDRESS (Street - City - State - Zip) \_\_\_\_\_  OWN  RENT YEARS AT THIS ADDRESS \_\_\_\_\_

MORTGAGE (IF APPLICABLE) OWED TO \_\_\_\_\_

MORTGAGE BALANCE \$ \_\_\_\_\_ MONTHLY PAYMENT \$ \_\_\_\_\_ NO. OF COFINANCERS & A/P \_\_\_\_\_

COMPLETE FOR JOINT CREDIT SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:  
 MARRIED  SEPARATED  UNMARRIED (Single - Divorced - Widowed)

**Employment/Income:** NAME AND ADDRESS OF EMPLOYER \_\_\_\_\_

START DATE \_\_\_\_\_ POSITION \_\_\_\_\_

NOTICE: ALIQUOT CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DID NOT CHOOSE TO HAVE IT LONG LISTED.

EMPLOYMENT INCOME \$ \_\_\_\_\_ PER \_\_\_\_\_ OTHER INCOME \$ \_\_\_\_\_ PER \_\_\_\_\_

NET  GROSS SOURCE \_\_\_\_\_

NAME AND ADDRESS OF PREVIOUS EMPLOYER \_\_\_\_\_ START DATE / END DATE \_\_\_\_\_

**Other:**  Co-Applicant  Spouse  Guarantor

NAME (Last - First - Initial) \_\_\_\_\_ MOTHER'S MAIDEN NAME \_\_\_\_\_

ACCOUNT NUMBER \_\_\_\_\_ SOCIAL SECURITY NUMBER \_\_\_\_\_

DRIVER'S LICENSE NUMBER / STATE \_\_\_\_\_

BIRTH DATE \_\_\_\_\_ HOME PHONE \_\_\_\_\_ WORK PHONE EXT. \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

PRESENT ADDRESS (Street - City - State - Zip) \_\_\_\_\_  OWN  RENT YEARS AT THIS ADDRESS \_\_\_\_\_

PREVIOUS ADDRESS (Street - City - State - Zip) \_\_\_\_\_  OWN  RENT YEARS AT THIS ADDRESS \_\_\_\_\_

MORTGAGE (IF APPLICABLE) OWED TO \_\_\_\_\_

MORTGAGE BALANCE \$ \_\_\_\_\_ MONTHLY PAYMENT \$ \_\_\_\_\_ NO. OF COFINANCERS & A/P \_\_\_\_\_

COMPLETE FOR JOINT CREDIT SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:  
 MARRIED  SEPARATED  UNMARRIED (Single - Divorced - Widowed)

**Employment/Income:** NAME AND ADDRESS OF EMPLOYER \_\_\_\_\_

START DATE \_\_\_\_\_ POSITION \_\_\_\_\_

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EMPLOYMENT INCOME \$ \_\_\_\_\_ PER \_\_\_\_\_ OTHER INCOME \$ \_\_\_\_\_ PER \_\_\_\_\_

NET  GROSS SOURCE \_\_\_\_\_

NAME AND ADDRESS OF PREVIOUS EMPLOYER \_\_\_\_\_ START DATE / END DATE \_\_\_\_\_

Deposit Account Name & Account Number	VALUE	Creditor Name & Account Number	BALANCE	MONTHLY PAYMENT
SAVINGS	\$	CREDITOR	\$	\$
CHECKING	\$	CREDITOR	\$	\$
<b>Other Assets</b>		CREDITOR	\$	\$
OTHER PROPERTY	\$	CREDITOR	\$	\$
CHEV	\$	AUTO	\$	\$
AUTO	MAKE _____ YEAR _____	OTHER	\$	\$

**Other Information About You:** IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET.

1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?	YES	NO	YES	NO
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR LOANS YOU EVER FILED FOR BANKRUPTCY HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 11, U.S. PROPERTY FORGIVEN UPON OR REPOSSESSED IN THE LAST 7 YEARS OR BEEN A PARTY IN A LAWSUIT?				
3. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? (List Name of Other Obligor or Loan)				

**Personal References:** RELATIONSHIP \_\_\_\_\_ HOME PHONE \_\_\_\_\_

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU \_\_\_\_\_

**State Law Notices:** OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and the credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No violation of any marital property agreement, a federal judgment under Section 426.39, or court decree under Section 705.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement of decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be insured in the interest of the marriage or family of the undersigned.

SIGNATURE FOR WISCONSIN RESIDENTS ONLY \_\_\_\_\_ DATE \_\_\_\_\_

**Signatures**

You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any updates, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or fraudulent information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA. You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement. A condition of your account is your granting us a security interest in your share accounts. By signing below you grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. Shares and deposits in an Individual Retirement Account and any other account that would lose special tax treatment under state or federal law if given as security are not subject to this security interest. When you are in default we may apply the balance in these accounts to any amounts due under the credit card agreement.

(SEAL) \_\_\_\_\_ (SEAL) \_\_\_\_\_

APPLICANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_ OTHER SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

FOR CREDIT UNION  APPROVED NO. OF COPIES \_\_\_\_\_ CREDIT LIMIT \$ \_\_\_\_\_ CREDIT CARD NUMBER \_\_\_\_\_

USE ONLY  DECLINED CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE \_\_\_\_\_