

### 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

## \$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.

## New Service Charge on Savings Accounts

Beginning in May, members with just a savings account and no other account relationship such as a checking account, Christmas Club, IRA, or a loan, will be charged a \$3.00 monthly fee if their balance drops below \$50.00 at anytime during the month. Please keep \$50.00 or more in your savings or open a checking account or apply for a loan to avoid this fee.

## 2014 Christmas Club Accounts Are Now Available!

Open your 2014 Christmas Club Account as soon as possible with a \$25 minimum deposit. Dividends will be paid quarterly on balances of \$100 or more. On November 1st, 2014 your Christmas Club deposits and earnings for the year will be automatically transferred to your savings account. Payroll deduction is available and encouraged for this painless way to prepare for this year's Christmas expenses. Pay yourself first with a 2014 Christmas Club Account.

# Triangle Federal Credit Union Loan Interest Rates Effective August 1, 2013

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                  | 3.50%            | 4.50%            | 8.90%            | 14.90%           | 18.00%     |
|   | 60                  | 4.00%            | 5.00%            | 9.90%            | 15.90%           | 18.00%     |
|   | 72                  | 4.50%            | 5.50%            | 10.90%           | 16.90%           | 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%            | 14.90%           | N/A        |
|   | 84                  | 5.90%            | 6.90%            | 10.90%           | 15.90%           | N/A        |
|   | 144                 | 6.90%            | 7.90%            | 11.90%           | 16.90%           | 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  
Carla Franks  
Mortgage Manager  
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.

## January 31, 2014 Financial Statement

|                   |              |
|-------------------|--------------|
| Members           | 15,652       |
| Checking Accounts | 5,708        |
| Deposits          | \$64,756,766 |
| Loans             | \$32,032,610 |
| Assets            | \$71,687,892 |

## 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.

## e-Statements – Collect \$10

Sign up for free e-Statements and we'll pay you \$10. Stop wasting paper and collecting old statements. Enroll today by logging on to our Home Banking page and clicking the Self Service Tab, and then click on e-Statements. You will receive email notifications when your monthly or quarterly statements are ready to view. After signing up, let us know and we will deposit \$10 in your savings account. It's that simple. What are you waiting for? Collect your \$10 as soon as possible and help TFCU reduce costs and stop wasting paper.

## 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

**Memorial Day**  
Monday, May 26, 2014

**Independence Day**  
Friday, July 4, 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 separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.
- 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   | Other: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Guarantor   |
|---|---|
| NAME (Last - First - Initial) _____ MOTHER'S MAIDEN NAME _____  | NAME (Last - First - Initial) _____ MOTHER'S MAIDEN NAME _____  |
| ACCOUNT NUMBER _____ SOCIAL SECURITY NUMBER _____   | ACCOUNT NUMBER _____ SOCIAL SECURITY NUMBER _____   |
| DRIVER'S LICENSE NUMBER / STATE _____   | DRIVER'S LICENSE NUMBER / STATE _____   |
| BIRTH DATE _____ HOME PHONE _____ WORK PHONE/ EXT. _____  | BIRTH DATE _____ HOME PHONE _____ WORK PHONE/ EXT. _____  |
| E-MAIL ADDRESS _____  | E-MAIL ADDRESS _____  |
| PRESENT ADDRESS (Street - City - State - Zip) _____ <input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS _____  | PRESENT ADDRESS (Street - City - State - Zip) _____ <input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS _____  |
| PREVIOUS ADDRESS (Street - City - State - Zip) _____ <input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS _____   | PREVIOUS ADDRESS (Street - City - State - Zip) _____ <input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS AT THIS ADDRESS _____   |
| MORTGAGE/RENT OWED TO: _____  | MORTGAGE/RENT OWED TO: _____  |
| MORTGAGE BALANCE \$ _____ MONTHLY PAYMENT \$ _____ NO. OF DEPENDENTS & AGE _____  | MORTGAGE BALANCE \$ _____ MONTHLY PAYMENT \$ _____ NO. OF DEPENDENTS & AGE _____  |
| COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:<br><input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed) | COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:<br><input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed) |
| <b>Employment/Income</b> NAME AND ADDRESS OF EMPLOYER _____   | <b>Employment/Income</b> NAME AND ADDRESS OF EMPLOYER _____   |
| START DATE _____ POSITION _____   | START DATE _____ POSITION _____   |
| <b>NOTICE:</b> ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.  | <b>NOTICE:</b> ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.  |
| EMPLOYMENT INCOME \$ _____ PER _____ OTHER INCOME \$ _____ PER _____<br><input type="checkbox"/> NET <input type="checkbox"/> GROSS SOURCE _____  | EMPLOYMENT INCOME \$ _____ PER _____ OTHER INCOME \$ _____ PER _____<br><input type="checkbox"/> NET <input type="checkbox"/> GROSS SOURCE _____  |
| NAME AND ADDRESS OF PREVIOUS EMPLOYER _____ START DATE / END DATE _____   | 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                       | \$      | \$              |
| OTHER                                 | \$    | AUTO                           | \$      | \$              |
| AUTO MAKE YEAR                        |       | OTHER                          | \$      | \$              |

| Other Information About You   | APPLICANT |    | OTHER |    |
|---|-----------|----|-------|----|
|   | YES       | NO | YES   | NO |
| 1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?  |           |    |       |    |
| 2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED 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?<br>FOR WHOM (Name of Others Obligated on Loan): _____ TO WHOM (Name of Creditor): _____   |           |    |       |    |

**Personal Reference** 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 that 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 provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or 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 incurred in the interest of the marriage or family of the undersigned.

**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 update, 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 incorrect 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.**

|                       |                 |
|-----------------------|-----------------|
| <b>X</b> (SEAL)       | <b>X</b> (SEAL) |
| APPLICANT'S SIGNATURE | OTHER SIGNATURE |
| DATE                  | DATE            |

FOR CREDIT UNION USE ONLY  APPROVED NO. OF CARDS \_\_\_\_\_ CREDIT LIMIT \$ \_\_\_\_\_ CREDIT CARD NUMBER \_\_\_\_\_  
 DECLINED CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE \_\_\_\_\_