

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

Happy New Year from Our Family to Yours

The staff and officials of TFCU wish you a happy and prosperous 2014. 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 and voting us the #1 CREDIT UNION in the Best of the Triangle Reader's Choice Poll for 2013 sponsored by the Commercial Dispatch for the 6th consecutive year!

54th Annual Meeting Announced

TFCU's 54th Annual Meeting will be held at the Columbus Club located on Columbus AFB, on Wednesday, March 26, 2014 beginning at 5:00 p.m. Look for more details on our web site at www.trianglefcu.com as this important date approaches.

\$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 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



Skip-A-Payment

You don't have to take out a new loan to get the cash you need for Christmas bills or any other expense you may have. As a valued member of TFCU, you're entitled to skip a loan payment during the month of January or February. (This offer does not apply to real estate, credit card or delinquent loans.) For more information give us a call or visit us online at www.trianglefcu.com.

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.

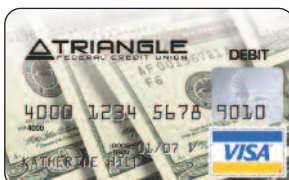
Loan Type	Maximum Term Months	AA (730-820)	A (680-729)	B (640-679)	C (600-639)	D (0-599)
Share Secured	24	3.00%	3.00%	3.00%	3.00%	3.00%
	48	3.50%	3.50%	3.50%	3.50%	3.50%
	60	4.00%	4.00%	4.00%	4.00%	4.00%
Credit Builder (\$750)	09	12.99%	12.99%	12.99%	12.99%	12.99%
Signature Loans (\$5,000 Max)	36	6.90%	8.90%	14.90%	16.90%	18.00%
Platinum VISA Credit Card (Maximum Credit Limit)	N/A	6.90%	6.90%	6.90%	6.90%	N/A
		(\$20,000)	(\$20,000)	(\$15,000)	(\$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

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
Bianca Johnson
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.

October 31, 2013 Financial Statement

Members	15,647
Checking Accounts	5,666
Deposits	\$63,565,419
Loans	\$31,961,669
Assets	\$70,268,059

Board of Directors

Debbie Ragon
Chairman

Ron Foster
Vice Chairman

Sam Shoemake
Secretary/Treasurer

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
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- No per check charge, Overdraft Protection
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- 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 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

Martin Luther King, Jr. Day
Monday, January 20, 2014

President's Day
Monday, February 17, 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: <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: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)
Employment/Income NAME AND ADDRESS OF EMPLOYER _____	Employment/Income NAME AND ADDRESS OF EMPLOYER _____
START DATE _____ POSITION _____	START DATE _____ POSITION _____
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.	NOTICE: 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 _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS SOURCE _____	EMPLOYMENT INCOME \$ _____ PER _____ OTHER INCOME \$ _____ PER _____ <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	\$ _____	\$ _____
Other Assets		CREDITOR	\$ _____	\$ _____
OTHER PROPERTY	\$ _____	CREDITOR	\$ _____	\$ _____
OTHER	\$ _____	AUTO	\$ _____	\$ _____
AUTO MAKE YEAR		OTHER	\$ _____	\$ _____

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

X _____ (SEAL) _____ DATE
APPLICANT'S SIGNATURE OTHER SIGNATURE

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