

# TRIANGLE TIMES



April, 2016

[www.trianglefcu.com](http://www.trianglefcu.com)

Second 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 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

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)

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

**Wire Services**

**Direct Deposits (ACH)**

Routing and Transit # 284283261

**Payroll Deductions**

Savings/Checking/Loan Payments/Christmas Club

## Mobile App

Did you know we have a Free Mobile App for your Android or iPhone available at Google play and the App Store? Once you've opened 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!

## Direct Deposit

So what do we know about El Nino? It is confusing. Will 2016 be warmer or colder, wetter or dryer? We'll just have to wait and see. One suggestion is to sign up for direct deposit. Direct deposit ensures your social security or retirement checks will be automatically and safely deposited for you. And there's no standing in line even in the cold, warm, wet or dry. Sign up for direct deposit. It just makes sense.

## 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 carbuying 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](http://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

## 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 25-49)

- 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
- Plus all of the features of Value Checking

Freedom Checking (Second Chance Account)

## 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



Have you heard about our two new Free KASASA 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, all just for doing a few things that you probably already do like pay with your debit card rather than write a check. To learn more or to open a KASASA checking account, please visit [www.trianglefcu.com](http://www.trianglefcu.com) or your nearest TFCU branch office.

## 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.

## \$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.

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 as low as 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)



## Online Banking

These days, you can pretty much do anything online: shop for shoes, watch movies, and even find a date. So, why not take care of your banking tasks online?

With our free online banking and bill pay services you can conduct all your transactions — check your balance, make transfers, pay your bills, and more. And you can do it in the middle of the day or the middle of the night, whatever works for you. It's fast, free and easy to use and password protected. Sign up for this convenient service today!

## Important Information

Please mail all 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**

**1-800-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.

## January 31, 2016 Financial Statement

Members	14,950
Checking Accounts	6,603
Deposits	\$70,919,873
Loans	\$33,261,891
Assets	\$78,246,012

### 2016 Holidays

**Memorial Day**  
Monday, May 30, 2016  
**Independence Day**  
Monday, July 4, 2016

### 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