

Regular Share Savings

\$1 Minimum Balance

Dividends paid on balances of \$100 or more
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

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

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

Signature (unsecured), Consolidation

Motorcycles (New and Used)

Credit Builder

New and Used RV's, Campers and Jet Skis

Share-Secured (fully secured by Shares)

Loan by Phone

24/7 Live Loan Representatives

866-290-5607

Platinum VISA Credit Cards

ScoreCard Rewards

No Annual Fee, 25-Day Grace period

Drive-Up ATM's (All Locations)

Plus, Pulse, Cirrus, Armed Forces Financial Network, Visa, MasterCard, Maestro, Shazam, Discover, Star, American Express, NYCE, Quest,

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

Ron Foster Inducted into MS Credit Union Hall of Fame



TFCU Vice Chairman Ron Foster has been inducted into the Mississippi Credit Union Association Hall of Fame. This is the state's highest credit union honor, recognizing individuals who have devoted their life to the philosophy and success of credit unions at the local, state or national level.

Ron began his volunteer service with TFCU in 1982 while stationed at CAFB as the Command Chief. He previously served as chairman and has served as vice chairman since 1997. Outside of the credit union, Ron has served as a voting delegate for the Defense Credit Union Council as well as the National Association of Federal Credit Unions.

Ron has proven to be a dedicated leader and has set the highest standards for not only his fellow volunteers but also the credit union's staff. He has rarely missed a board meeting, training seminar, or planning session in his 37 years of service. He is a respected mentor to the credit union's management team and professional staff.

TFCU President and CEO John Gibbons, Jr. said it best, "Ron Foster is the epitome of the famous motto, Service before Self. He is very deserving of this special recognition."

TFCU Recognized for Advocacy Efforts



TFCU has been honored as one of only 21 credit unions in Mississippi to earn an Advocacy Award, which recognizes credit unions for efforts to protect, strengthen, and expand credit unions. Triangle FCU was recognized for their achievement at the MSCUA Annual Meeting and Convention, recently held in Biloxi, Mississippi. Board Member Kay Swartz accepted the award on behalf of the Credit Union.

Your security is our priority!

In light of recent data breaches across the country, we feel it imperative to highlight the importance of protecting your personal and financial information. We urge you to monitor all of your financial accounts on a regular and frequent basis. If you receive unsolicited mail, emails, phone calls or texts offering information or assistance, be cautious. Verify the source and authenticity of any request before sharing your information.

In an added effort to protect your personal and financial data, we've adopted stronger authentication practices. You may notice that you're being asked to verify additional information in order to confirm your identity when you call the Credit Union. Please know that this procedure is for your protection. Attempted fraud can be very sophisticated and deceptive. Let's work together to keep your information secure!

Have you tried the mobile app?

Visit your app store today and search for Triangle Federal Credit Union. The Triangle FCU app will allow you to check balances, transfer funds, make payments, deposit checks, and more. Whether you're in the comfort of your home, at the ball field, on vacation, or anywhere else that life takes you, keep your money at your fingertips with the app!



Your money at your fingertips...
anywhere life takes you.



Shred Day for TFCU Members

Starkville MSR Missy McCain recently volunteered on behalf of MSCUA at an annual community shred day in Tupelo. Based on her feedback and our desire to help you protect your personal and financial information, we are in the process of organizing a local shred day exclusively for Triangle FCU members. Look for details to come!



Terms for Credit Builder Loan

Need to improve your credit score? If so, let us help with our popular Credit Builder Loan. In just nine or twelve months, you can improve your credit score and build a savings balance of \$1,000 at the same time. Here's how it works, we will loan you \$1,000 using the \$1,000 as collateral. You choose a 9 month term at 9.99% APR or a 12 month term at 10.99% APR. If you make all payments on time each month for the length of your loan, your credit score will improve and you will have \$1,000 available to you once your final payment has been made. Visit any branch to take advantage of this offer.

Need a Mortgage?

If you are considering purchasing or refinancing a home, let Triangle FCU help make the process as quick and easy as possible. We offer Conventional, FHA, USDA and VA mortgages, as well as In-House options.

To apply online, go to trianglefcu.com and click Mortgages. Once you're on the mortgage homepage, click GET STARTED to complete a simple, one-page application.

If you prefer to apply in person, call 662-434-6052 and select option 4 to speak with one of our friendly mortgage representatives.

Online Discount

Receive a .25% discount on your next auto or signature loan when you apply online. That's right, apply online and receive a .25% reduction in your qualifying interest rate. All loans are subject to credit approval. Apply at trianglefcu.com and receive your discount before this offer expires.

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

We Have Millions to Lend

If you or a family member need a loan for any reason, we invite you to bring your loan business to your Credit Union. Besides offering some of the best loan rates around, we also do our best to approve most of the loan applications that come our way as quickly as possible. We call it members helping members. So, for your next loan, please visit any branch, apply online at trianglefcu.com, or call 866-290-5607 any time of the day or night.

Making Loan Payments and Deposits Just Got Easier!

Members are now able to make their loan payments and deposits by phone. For a small convenience fee, you can call us at any location and process up to three transactions. And what makes it even easier is we can process your payment or deposit from another checking account or debit card. Don't worry about getting into your car and driving or using the U.S. postal service. Just pick up your phone and call!

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
1-800-808-7230
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.

April 30, 2019 Financial Statement

Members	13,604
Checking Accounts	6,395
Deposits	\$ 74,757,269
Loans	\$ 36,395,913
Assets	\$ 84,451,218

2019 Holidays

Labor Day

Monday, September 2

Columbus Day

Monday, October 14

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

