

**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)

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! 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
- .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.

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)



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.

## Paper Statement Fee

Beginning January 1, 2015 a monthly paper statement fee of \$2.00 will be charged for those members that wish to continue receiving a paper statement. This fee does not apply to members that are 65 years and older. Please enroll in Free e-statements at [www.trianglefcu.com](http://www.trianglefcu.com) to avoid this fee and help TFCU save paper and reduce costs. e-Statements are safe, fast and reduce the chance of fraud and identity theft while simplifying your recordkeeping.

## 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.

## Check With Us First

Free Online 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
- Plus all of the features of Value Checking

### Freedom Checking (Second Chance Account)

## 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.

## VISA Debit Cards

Checking account members may choose their very own Visa Debit Card that fits their personality and style. Our 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.



## 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)

## 24-Hour Teller

Inquiries and Transactions 24/7  
**1-800-724-7581**

## 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, 2015 Financial Statement

Members	14,732
Checking Accounts	6,089
Deposits	\$67,711,500
Loans	\$34,526,451
Assets	\$74,838,949

## 2015 Holidays

**Memorial Day**  
Monday, May 25, 2015  
**Independence Day**  
Saturday, July 4, 2015

## 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