

#### 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-Plus)

\$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)

#### 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

#### KASASA Checking

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.

#### 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 (662) 329-5733

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

#### Mortgage Loans

Phone 662-329-5733

#### Wire Services

#### Direct Deposits (ACH)

Routing and Transit # 284283261

#### Payroll Deductions

Savings/Checking/Loan Payments/Christmas Club

## Mobile Deposit Is Here!



TFCU has added another feature for our members with smart-phones. Members are now able to deposit checks anywhere – from their home, dorm room, workplace, stores or even while traveling. Mobile Deposit turns your smartphone into a deposit-making device, so you can safely and securely deposit checks from any location. Using a downloadable application, just snap a picture of the front and back of each check with the phone's camera, then submit the images electronically to

TFCU for processing, clearing, settlement and posting. Confirmation occurs after the deposit is transmitted to the mobile capture server. Members can also log in to their mobile or online banking website to verify that an item has posted. Get out of line and download your Mobile Deposit application today.

## Need a Mortgage?

TFCU is committed to helping you find the right mortgage product for your needs. We understand that every borrower is different, and we offer a variety of products to meet your individual requirements. We make the process of securing a mortgage simple and straightforward by offering you the latest in financial tools that enable you to make sound financial choices. Contact our Real Estate Lending Manager, Kimberly Guyton, today.

**Kimberly Guyton, NMLS # 1293185**

PO Box 8300

Columbus, MS 39705

Phone 662-329-5733 - Fax 662-796-3133

kguyton@trianglefcu.com



## Web Signatures: Signing Made Easy

With our new Web Signatures product, members can securely upload required documentation, such as driver's licenses, payroll stubs and insurance information, speeding up the loan process because you no longer have to come in the credit union or mail documents to the credit union. Web Signatures also enables you to sign and return other credit union documents anywhere and at any time that is convenient for you. By receiving documents via the Internet, members have more time to read documents at home before signing. Members also have the convenience of receiving and signing documents on the go with their Internet connected smartphones and tablets.

## .50% Online Discount

Receive a .50% discount on your next auto or signature loan when you apply online. That's right, apply online and receive a .50% reduction in your qualifying interest rate. All loans are subject to credit approval. Apply at [www.trianglefcu.com](http://www.trianglefcu.com) and receive your discount before this offer expires.

## Mobile App

Did you know we have a Free Mobile App for your Android, iPhone or Tablet? Once you've downloaded 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!

## 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 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
- .50% Online Discount available
- Optional Credit Life and Credit Disability payment protection
- Guaranteed Asset Protection (GAP) Loan Protection Coverage

## 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.

## 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 15-24)

- 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-Plus)

- 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

### Freedom Checking (Second Chance Account)

## 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, 2017 Financial Statement

Members	14,908
Checking Accounts	7,470
Deposits	\$68,818,149
Loans	\$30,957,515
Assets	\$76,710,659

## 2017 Holidays

### Memorial Day

Monday, May 29, 2017

### Independence Day

Tuesday, July 4, 2017

## 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

