



October 2023 www.trianglefcu.com Fourth Quarter

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

Cars, Trucks & SUVs (New and Used)

Boats (New and Used)

Mortgage Loans

Signature (unsecured)

Portable Buildings

Debt 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

Smart Choice 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,

Culiance & Accel

Share Certificates

6 months / \$50,000 minimum

12 months / \$10,000 minimum

18. 24 or 36 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

63rd Annual Meeting

Triangle FCU will host its 63rd annual meeting on Wednesday, October 4th, at 5:00pm. This year's meeting will be held in-person at Lion Hills Center and Golf Club, located at 2331 Military Road in Columbus. The meeting will also be streamed online for those who prefer to attend virtually. The link to register for the meeting is available on our website, trianglefcu.com. Attendees must register to be eligible to win a door prize. Registrants will also receive a link via email that can be used to attend the meeting virtually. Call or visit any location for assistance with registering. We look forward to providing you with an informative and enjoyable presentation.

West Point Open House

You are cordially invited to attend an Open House on Thursday, October 12th, at our newly renovated branch, located at 7290 US 45 Alternate in West Point. We will welcome visitors from 8:30am until 4:00pm, with a formal grand opening ceremony taking place in the morning. Visit our website for additional details concerning the celebration of this new and improved branch location.

We hope to see you there!

Membership Verification

The Supervisory Committee is conducting its required membership account verification as of 9/30/2023. Please verify that all share and loan balances are correct. If you find a discrepancy, contact by mail:

Chairman, Supervisory Committee P.O. Box 7882 Columbus, MS 39705

If your statement is correct, no action is required on your part. This address is for account discrepancies only. Deposits or payments sent to this address will be delayed. Thank you for your cooperation.

WCBI (1)

Choice

Awards

2023

lewer's

Best Credit Union

Once again, you have voted Triangle FCU the Best Credit Union in the Dispatch's Reader's Choice Poll and in WCBI's Viewer's Choice Awards.

For the third year, we were also voted among the Best Mortgage Lenders. We are so proud of these awards and we are honored to serve the people who vote for us, year after year. Thank you for being the Best Credit Union Members!



Share Certificate Specials

We are currently offering a variety of share certificate rates and features to help members maximize their savings. For example, deposit a minimum of \$50,000 into a 6-month Jumbo share certificate and earn 4.00% APY. If at least half of that \$50,000 was not previously on deposit with TFCU, enjoy the New Money Boost, increasing your earnings to 4.50% APY.

Not quite what you're looking for? Maybe our 24- or 36-month share certificate would be a better fit for you. With these options, members can invest a minimum of \$1,000 and earn 3.25% APY. Take advantage of the save-up feature which allows you to make additional deposits at your discretion in minimum increments of \$100 for the duration of the term. If rates increase during the life of your share certificate, you might appreciate the step-up feature, which enables you to take advantage of a new interest rate one time during your 24- or 36-month term.

Call or visit any location for more information concerning these and other share certificate specials, available for a limited time only. Additional conditions may apply depending on the term and option(s) selected.

Friday the 13th Loan Special

Friday the 13th is a lucky day at TFCU! On Friday, October 13th, members are invited to apply* for a \$1,300 signature loan for 13 months at 1.3% APY. Call or visit any location to learn more about this special offer.

*This is not a commitment to lend. Financing is subject to credit approval.

Senior Health Expo

TFCU had the pleasure of participating in the 2023 Senior Health Expo, hosted by WCBI and held on September 28th at Columbus Place (formerly the Leigh Mall).

Employees Shayla Ballard and Natalie Leigh enjoyed sharing valuable information with those in attendance, including credit union



products and services, as well as tips on how to identify and prevent fraud. We would like to thank the office of Attorney General Lynn Fitch for providing us with helpful literature to distribute, helping us protect members of the Golden Triangle community from falling victim to financial crime.

Stay up-to-date!

Visit trianglefcu.com to keep up with the latest credit union information and updates, including special offers, announcements, important notices and more!



Online Discount

Apply online for your next loan to be eligible for a .25% online discount! Terms and conditions apply; all loans are subject to credit approval.

Important Information

Please mail 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

1-855-293-2458 For Debit Cards 1-855-293-2456

Phone Number for all Locations 662-434-6052

Main Office

P.O. Box 8300, Columbus, MS 39705 FAX (662) 434-8406 MS/USA Toll Free 1-800-434-6052

Columbus Centre

2330 Highway 45 North Columbus, MS 39705 FAX (662) 327-6308 Starkville

12036 Highway 182 East Starkville, MS 39759 FAX (662) 384-1240

Columbus Eastside

126 Alabama Street Columbus, MS 39702 FAX (662) 329-6148

West Point - New Horizons

7290 Highway 45 Alternate North West Point, MS 39773-9445 FAX (662) 494-7064

Office Hours

Monday – Thursday 8:30 a.m. – 4:00p.m. Friday 8:30 a.m. – 5:00 p.m.

August 31st, 2023 Financial Statement

 Members
 12,148

 Checking Accounts
 6,325

 Deposits
 \$ 99,276,543

 Loans
 \$ 52,123,420

 Assets
 \$107,813,483

2023 Holiday Closures

Columbus Day

Monday, October 9th Thanksgiving

Thursday, November 23rd Friday at Noon, November 24th

Monday, December 25th

Dormant Account Fee

Member accounts with no activity (deposit or withdrawal) for 12 consecutive months will be charged a \$10 monthly fee.

Your savings federally insured to \$250,000



National Credit Union Administration, 804831 a U.S. Government Agency

