



April 2022 www.trianglefcu.com Second 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

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**

(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

# Notice of Nominations for the 2022 Annual Election

The Nominating Committee of Triangle Federal Credit Union (TFCU) has filed the following nominees for the office of Board of Directors for a three-year term beginning October 19th, 2022:

Gregg Kaiser (incumbent)

Kathy Marshall (incumbent)

Ron Foster (incumbent)

There will be no nominations from the floor at the Annual Meeting. Any persons wishing to be nominated must submit a petition bearing the signatures of at least 500 TFCU members. Nominations submitted by petition must also include a biographical sketch of the nominee as well as a certificate stating the nominee's agreement to nomination and willingness to serve if elected. Nominations by petition should be sent to Debbie Ragon, Chairman, Triangle FCU, PO Box 8300, Columbus, MS 39705, and must be received no later than midnight August 12th, 2022. Nominations by committee and by petition (if any) will be posted at each location of the credit union and on the credit union's website beginning September 1st, 2022. If there are more nominees than positions to be filled, ballots will be distributed and results announced at the 2022 Credit Union Annual Membership Meeting on October 19th, 2022.

## 62nd Annual Meeting - Register Now!

The link to register for our 62nd Annual Meeting is now available at trianglefcu.com. Register today and mark your calendar to attend virtually at 5:00pm on October 19th. We look forward to providing you with an informative and enjoyable presentation!

## Friday the 13th is a Lucky Day at TFCU!

Exclusively on Friday, May 13th, we will be offering a special \$1,300 signature loan. Call or visit any branch for terms and conditions. Financing is subject to credit approval.

We will also be hosting a supply drive for the Humane Society beginning April 1st and ending on May 13th. During this time, members are invited to drop off needed items at any Triangle FCU location. For each item donated, the member will be entered to win a gift card. A drawing will be held at each branch on Friday, May 13th.

Additional details can be found at www.trianglefcu.com and in each of our branches. We thank you in advance for joining us in supporting this cause!

## Get A Free Mortgage Review

If you have a mortgage, now is a great time to see if you could benefit from a refinance. Contact our mortgage specialist, Ashley Aldridge, to get started today:



Ashley Aldridge NMLS # 1765834 aaldridge@trianglefcu.com 662-434-6052 ext 406

Whether you are refinancing, purchasing, building or just exploring your options, we are here to help.

Contact Ashley for all of your mortgage needs!

## Financial Literacy with Green



According to most definitions, the term financial literacy refers to understanding how to effectively manage household finances, handle debt, create a budget, and build savings. Working toward financial literacy is the foundation of your relationship with money and can set you up for a lifetime of financial health and wellness. As a trusted national nonprofit, GreenPath can be part of your lifelong journey to financial literacy, especially in the areas of managing personal finances, budgeting, saving, and managing debt.

No matter what your goals may be, our partners at GreenPath can help you take control of your day-to-day financial choices to create more opportunities for achieving your dreams. Connect with a GreenPath counselor today by calling 877-337-3399 or visit my.greenpath.com for more information.

On a related note, Triangle FCU has three Certified Credit Union Financial Counselors on staff. These employees have completed the training and examination process necessary to achieve CCUFC designation, equipping them with the skills and knowledge to help credit union members take control of their financial future.

Along with our CCUFCs, a number of TFCU employees have also achieved GreenPath Super User status. These employees voluntarily participated in training facilitated by GreenPath, giving them the expertise needed to assist members in utilizing the support and services available through GreenPath.

Call or visit any branch to connect with a CCUFC or a GreenPath Super User who will be happy to help you take advantage of available resources as you work to achieve your financial goals!

## **Branch Spotlight**

Employees at the Starkville branch were festive in green for St. Patrick's Day. Pictured from left to right are (back) Sarah Beth Brown - Collection & Compliance Assistant, Shequetta Gandy - Loan Originator, Shayla Ballard and Ashley Gregory - MSRs, and (front) Elizabeth Varvel - Lead MSR. The Starkville team invites all members to stop in for great, friendly service any time you're in the area!



### Have you tried our mobile app?

Visit trianglefcu.com and click Anywhere Access on the homepage for a link to the Triangle FCU mobile app. Use the app to check your balance, make payments, transfer money, make mobile deposits, and more! Make life easier with the mobile app. It's like having a branch wherever you go!





## Information & Updates

Information and Updates, including special offers, announcements, important notices and more can be found on our website, www.trianglefcu.com.

Look for the banner across the top of the home page and click <u>READ MORE</u> for the latest TFCU news.

### 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 www.trianglefcu.com to be eligible for this discount!

### **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 1-800-472-3272

### Main Office

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

### Columbus Centre

2330 Highway 45 North, Columbus, MS 39705 (662) 434-6052 FAX (662) 327-6308 Starkville

12036 Highway 182 East, Starkville, MS 39759 (662) 434-6052 FAX (662) 384-1240

### Columbus Eastside

126 Alabama Street, Columbus, MS 39702 (662) 434-6052 FAX (662) 329-6148

### West Point - New Horizons

7290 Highway 45 Alternate North West Point, MS 39773-9445 (662) 494-7700 FAX (662) 494-7064

### Office Hours

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

### January 31st, 2022 Financial Statement

 Members
 14,585

 Checking Accounts
 6,786

 Deposits
 \$108,585,241

 Loans
 \$44,272,173

 Assets
 \$121,004,751

### 2022 Holidays

**Memorial Day** 

Monday, May 30th Juneteenth Monday, June 20th Independence Day

Monday, July 4th

### 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, a U.S. Government Agency 804831

