

January 2026

www.trianglefcu.com

First 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 through 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)

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

Happy New Year!

As we step into 2026, we are excited to continue serving you with care, innovation, and commitment. Thank you for being part of our credit union family.

Here's to a year of growth, success, and financial well-being for all!

Save the Date - 66th Annual Meeting

We invite you to join us for an evening dedicated to our members, the heart of Triangle FCU's success.

- Tuesday, March 24th
- 6:00 p.m.
- Lion Hills in Columbus

Come enjoy community, hear important credit union updates, and celebrate milestones together.

Details and the registration link are available at trianglefcu.com. We look forward to seeing you!

Notice of Nominations for 2026 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 March 24th, 2026:

Debbie Ragon (incumbent)

Sam Shoemake (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 Triangle FCU 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 Derk Felton, Board Secretary, Triangle FCU, PO Box 8300, Columbus, MS 39705, and must be received no later than midnight on February 12th, 2026. 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 February 17th, 2026. If there are more nominees than positions to be filled, ballots will be distributed and results announced at the 2026 Credit Union Annual Membership Meeting on March 24th, 2026.

Payment Reminders via Text

Starting January 2nd, we are making loan payments simpler and stress-free. You will receive secure text reminders before your loan due date, complete with a link to pay instantly.

- No more late fees
- Quick, easy payments
- Safe and secure

If you have any questions about this new service or if you would like to verify the legitimacy of a text that appears to be from Triangle FCU, please call or text 662-434-6052 (option 8 if you are calling).

We Value Your Feedback!

Your thoughts help us serve you better. Share your comments using the Feedback link at the bottom of our homepage or by filling out a comment card at any branch. We look forward to hearing from you!

Save the Date - Shred, Med, & Tech Day

Mark your calendar for Wednesday, June 10th! Join us at our Hwy 45 branch in Columbus for a special event focused on security, safety, and sustainability.

Bring your documents for secure shredding, dispose of unused medications responsibly, and recycle unwanted electronic devices, all in one convenient stop.

More details coming soon - stay tuned!

Exciting News for Young Members

We're preparing to introduce a brand-new suite of youth accounts designed to help kids, teens, and young adults build smart money habits from the start. These accounts will make saving simple, fun, and rewarding, because it's never too early to learn the value of financial responsibility.

Watch for full details in the coming weeks and discover how Triangle FCU is helping the next generation grow financially strong!

Employee Christmas Project

Each year, TFCU employees select a community project to support in place of exchanging gifts. For the 2025 Christmas season, our team came together to provide thoughtful items for residents of two local nursing homes, bringing joy and comfort to special members of our community.

We are grateful to our staff for living out the "People Helping People" philosophy, not only in their daily work but also through acts of kindness that make a difference.



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

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.

November 30th, 2025

Financial Statement

Members	11,779
Checking Accounts	6,371
Deposits	\$ 104,324,818
Loans	\$ 67,504,270
Assets	\$117,129,411

2026 Holidays

Martin Luther King, Jr. Day

Monday, January 19th

President's Day

Monday, February 16th

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

NCUA

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



NMLS #
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