

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)

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

Wire Services

Direct Deposits (ACH)

Routing and Transit # 284283261

Payroll Deductions

Savings/Checking/Loan Payments/Christmas Club

The Following Fees are Effective August 15, 2016

Low Balance Transaction Fees apply when Savings Balance drops below \$500

- Cash withdrawal fee of \$5.00 per withdrawal
- Check cashing fee of \$10.00 per check

Low Balance Transaction Fees listed above are waived when the member has a Loan that is current and in good standing or a Checking Account in good standing.

Money Orders \$5.00 each

TFCU Check Cashing Fee (non member) \$10.00 per check

Return Mail/Insufficient Address \$10.00 per month

Verification of Deposit Processing \$10.00 per item

Garnishment, IRS Levy, Subpoena or other like items \$50.00

The Following Changes to 50-Plus Checking, Value Checking, and KASASA Checking are Effective September 1, 2016

All **50-Plus Checking** accounts will be transitioned to **Value Checking** on September 1, 2016. Value Checking accounts will no longer convert to 50-Plus Checking at age 50.

Fees and Charges. The fees and charges that apply to **Value Checking** (age 25-Plus) are as follows:

- Returned Check Fee (Checks written to TFCU and returned unpaid by a bank) . . . \$30.00 each
- Account History \$ 1.00 per page
- Account Research Fee (At member's request) \$20.00 per hour
- Incoming Wire Fee \$10.00 per wire
- Outgoing Wire Fee \$20.00 per wire
- Processing Mail for Incorrect Addresses \$ 10.00 per item
- Statement Copying Fee \$ 1.00 per page
- Overdraft/Returned Item Fee \$30.00 per draft
- Monthly Service Charge. \$ 5.00 if balance drops below \$500
- Automatic Transfer for Overdraft (For each day of overdraft protection) \$5.00
- Stop Payment Order Fee (\$25.00 per item, complete book \$73.50)
- Check printing fee Varies according to style and quantity
- Photocopy Cleared Draft \$ 3.50 each
- Closed Account fee within 60 days of opening \$ 15.00
- Reopen Account within 6 months after closing \$ 15.00

The \$5 Monthly Service Charge for **Value Checking** will be waived if a balance of \$500 or more is maintained. Dividends are paid on balances of \$500 or more. Features include Unlimited Check Writing, No Per Check Charge, Overdraft Protection, Free VISA Debit Card (with approval), Courtesy Pay (overdraft privilege with approval).

Kasasa Cash Back

(changes effective September 1, 2016)

2% cash back on debit card purchases
Up to \$4 will be reimbursed if qualifications are met
\$50 minimum deposit to open

Kasasa Cash

(changes effective September 1, 2016)

2% APY on balances up to \$5,000 if qualifications are met
\$50 minimum deposit to open

Mobile App

Did you know we have a Free Mobile App for your Android or iPhone available at Google play and the App Store? Once you've opened 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 carbuying 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



- 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

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.

April 30, 2016

Financial Statement

Members	15,289
Checking Accounts	7,197
Deposits	\$74,327,466
Loans	\$32,383,806
Assets	\$81,795,714

2016 Holidays

Independence Day

Monday, July 4, 2016

Labor Day

Monday, September 5, 2016

Columbus Day

Monday, October 10, 2016

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