

July 2020

www.trianglefcu.com

Third Quarter

# Thank you!

We would like to take this opportunity to thank you for your patience and cooperation in light of the effects and requirements resulting from the COVID-19 pandemic. The response that we have received has been so encouraging for employees who are operating under these unprecedented circumstances. It comes as no surprise that TFCU members have risen to this unsolicited challenge with us, jointly embracing the credit union philosophy of "People Helping People" at a time when this sentiment is as important as ever. It is our pleasure to be here for you!

We know that this situation has impacted many, creating a range of unexpected challenges and hardships. If we can be of assistance to you, please let us know.

an eye on our website, trianglefcu.com, for updates as we work Keep on getting back to our standard operating procedures as soon as possible.

# 60th Annual Meeting Postponed

The 60th annual meeting remains postponed at this time due to COVID-19. Please watch for updates on our website, trianglefcu.com, concerning this milestone event.

# **Best Local Credit Union!**

Once again, Triangle FCU has been voted the Best Local Credit Union in the 2020 WCBI Viewer's Choice Awards! We would like to thank everyone who voted for us. It is an honor to be recognized for our efforts to provide excellent service on a local level. We couldn't do it without you, the BEST members!



WCBI O

Viewer's Choice

Starkville branch recently achieved The a noteworthy benchmark by earning more than 100 5-star Google reviews this year! Pictured from left to right are Sarah Beth Brown - MSR and Collections/Compliance Assistant, Rachel McMurry - Lead MSR and Loan Assistant,



Shequetta Gandy - Branch Manager and Loan Originator, Maria Snell - Backup Lead MSR, and Missy McCain - Drive Thru MSR. Great job, ladies! And thank you to everyone who takes the time to leave a review. Your feedback is important to us!

# Considering a Mortgage?

If you are thinking about purchasing or refinancing a home, your credit union is here to help! Contact a mortgage loan originator to get started:



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



In Starkville Shequetta Gandy NMLS # 1765671 sgandy@trianglefcu.com 662-434-6052 ext 308

If you decide that now is the right time for a new mortgage, we'll work to make the process as quick and easy as possible for you. And if you decide that now is not the right time, that's OK, too. We aren't here to talk you into a new loan, we're here to help you. That's the credit union difference.



If you are Active Duty Military, a Veteran, a First Responder or a Healthcare Worker, ask about our Hero Special for new mortgages - purchase or refinance!

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

**Regular Share Savings** 

\$1 Minimum Balance

### (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

Autos, Boats (New and Used) Mortgage Loans

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, 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

**Pavroll Deductions** Savings/Checking/Loan Payments/Christmas Club

# GreenPath

Are you one of the millions of Americans with high interest rates on your credit cards? We are here to help! If you are unable to qualify for a consolidation or reduced interest rate credit card through Triangle FCU, we

See the Difference



are able to offer another solution through our partnership with GreenPath Financial Wellness.

Under a debt management plan (DMP), GreenPath works with your creditors to reduce your interest rates so that you can pay off your debt faster and put money back in your pocket.

If it seems like you could benefit from a DMP, call the NFCC-Certified counselors at GreenPath at 877-337-3399 today. It's 100% confidential, judgment-free and no pressure.

# Did you know?

Did you know that you can avoid paying the \$2 monthly paper statement fee by simply enrolling in e-statements?

- Benefits of E-Statements:
- -Save paper and save the environment
- -Fast, free, and easy alternative to paper statements
- -Easier to retrieve info when needed
- -Eliminate a paper trail
- -Reduce chances of fraud and identity theft
- -E-statements arrive faster than paper statements
- -Simplify record-keeping
- -Easily access your past statements
- -Easily download for permanent storage or print if needed
- -Receive an email notice when new e-statements are ready

### How to Enroll in E-Statements:

- 1. Make sure all pop-up blockers are turned off
- 2. Login to your online banking
- 3. Click on the Self Service tab (located at the top of page)
- 4. Click on e-statements (located under Additional Services)
- 5. Agree to the terms and conditions and press submit
- 6. A new window should appear and say "no statements are available at this time."

Once you complete these 6 steps, you have successfully enrolled!

# 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 right at your side!



# We're Here to Take Your Call!



You can now reach any Triangle FCU location during business hours by calling 662-434-6052 and selecting the option that best meets your need. The options are designed to get you straight to the employee who is most qualified to assist you. Local employees, right here in the Golden Triangle, are assigned to each option so that every call receives prompt, professional, personalized service.

# nline 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 trianglefcu.com and receive your discount before this offer expires.

# 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

1-800-808-7230

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

### Office Hours

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

### May 31st, 2020 **Financial Statement**

| Members           | 12,423        |
|-------------------|---------------|
| Checking Accounts | 5,950         |
| Deposits          | \$ 82,791,166 |
| Loans             | \$ 35,942,113 |
| Assets            | \$ 93,541,950 |

### 2020 Holidays

Labor Day Monday, September 7th **Columbus Day** Monday, October 12th

### **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