

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

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)

Mortgage Loans (662) 329-5733

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

Mortgage Loans

Phone 662-329-5733

Wire Services

Direct Deposits (ACH)

Routing and Transit # 284283261

Payroll Deductions

Savings/Checking/Loan Payments/Christmas Club

TFCU RECOGNIZED FOR ADVOCACY EFFORTS

Triangle Federal Credit Union has been honored as one of only nineteen credit unions in Mississippi that earned an Advocacy Award, which recognizes credit unions for extraordinary efforts to protect, strengthen and expand credit unions and improve the lives of members who choose credit unions as their financial services partner. The award was presented at the Mississippi Credit Union Association (MSCUA) Annual Meeting and Convention, recently held in Biloxi, Mississippi. The MSCUA is the state trade association for 76 credit unions that serve more than 700,000 member-owners.



Mortgage Update

In addition to adding new construction and renovation loans to our mortgage program, we have recently expanded our service area to include Pickens and Lamar counties in Alabama. If you are considering building your next home, renovating your existing home, or if you are in the market for a purchase or refinance, please contact Kimberly Guyton, NMLS#1293185, at 662-329-5733 or kguyton@trianglefcu.com today to see if our mortgage products are right for you.

Lower Interest Rates

Just in time for summer, we have reduced our interest rates for new or used Autos, Boats and Motorcycles. We offer the same low rates for used purchases or refinancing as we do for new ones. Our interest rates begin as low as 1.99% APR for up to 48 months and will allow you to save your hard earned money for more important things like a vacation or saving for retirement or school tuition. Please allow us to go to work for you and your family. Apply online or speak with one of our friendly loan originators to find a payment that works for you!

New Terms for Credit Builder Loans

Need to improve your credit score? If so, let us help with our popular Credit Builder Loan. In just twelve months, your credit score will improve and you will have built a savings balance of \$1,000 at the same time. Here's how it works, we will loan you \$1,000 for 12 months at a low interest rate of only 12.99% APR using the \$1,000 as collateral. If you make your 12 payments on time each month your credit score will improve plus you will have \$1,000 available to you 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.

Looking for a Great Credit Card?

Then look no further. Sometimes you need a little extra buying power — and that's when having a great credit card in your wallet comes in handy! You won't find a more affordable one than a Platinum Visa® from TFCU. We offer rates as low as 6.9% APR on purchases and cash advances, plus for qualified applicants, a 2.9% APR on balance transfers for the first 12 months. With generous credit limits up to \$15,000 and no annual fee, you can see why we are the best choice for your credit card business. Plus, you earn ScoreCard Bonus Points with every purchase to redeem for great rewards! Apply for yours today.

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 and receive your discount before this offer expires.

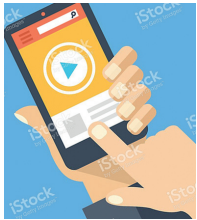
Making Loan Payments and Deposits Just Got Easier!

Members are now able to make their loan payments and deposits by phone. For a small convenience fee, you can call us at any location and process up to three transactions. And what makes it even easier is we can process your payment or deposit from another checking account, a debit card, or a credit card. Don't worry about getting into your car and driving or using the U.S. postal service. Just pick up your phone and call!

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 Skip-A-Pay offer, please contact your loan officer or visit a branch office near you.

Mobile Deposit Is Here!



Have you tried our Mobile Deposit yet? Members are now able to deposit checks anywhere – from their home, dorm room, workplace, or even while traveling. Mobile Deposit turns your smart phone or tablet into a deposit-making device, so you can deposit checks from any location safely and securely. Just snap a picture of the front and back of each check with your phone's camera and then submit the images electronically to TFCU for processing. Confirmation occurs after the deposit is transmitted to our mobile capture server. Get out of line, download our Mobile App and begin using the Deposit application today.

We Have Millions to Lend

If you or a family member needs a loan for any reason, we invite you to bring your loan business to your Credit Union. Besides offering some of the best loan rates around, we also do our best to approve most of the loan applications that come our way as quickly as possible. We call it members helping members. So, for your next loan, please give us a call or you may apply online any time of the day or night.

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
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, 2018 Financial Statement

Members	13,785
Checking Accounts	6,501
Deposits	\$71,128,264
Loans	\$31,268,985
Assets	\$79,769,498

2018 Holidays

Labor Day

Monday, September 3, 2018

Columbus Day

Monday, October 8, 2018

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

