



January 2022 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 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

Happy New Year!

The staff and officials of Triangle FCU would like to wish you a healthy, happy and prosperous 2022! The past year held exciting growth and transition for the credit union and we anticipate continued progress throughout the new year. Whatever 2022 holds for you, please know that we are here to help you every step of the way!

Merger News

Triangle FCU is proud to welcome members of The New Horizons FCU in West Point, Mississippi, effective November 1st, 2021!

TFCU and TNHFCU have each served the Golden Triangle for over 60 years, continuously demonstrating the credit union philosophy, People Helping People. This merger reinforces a shared mission of providing excellent service on a local level for current and future generations of credit union members.

Visit our website, www.trianglefcu.com, for the latest news and updates concerning the merger process, including system conversions taking place in the coming months.

Holiday Fundraiser

During November and December, credit union employees and members came together once again to support a local non-profit through our annual holiday fundraiser.

This years' recipient was Dream Center Golden Triangle, an organization dedicated to meeting a variety of needs and improving lives in our local communities. The credit union sold chances to win one of 15 gift cards to local businesses, with 100% of the proceeds donated to Dream Center Golden Triangle.

As this newsletter is going to print, the fundraiser is still in progress. We would like to thank our members in advance for helping to spread cheer and share hope by participating in this special project, year after year!

Ugly Christmas Sweater Day

If you visited any of our locations on December 8th, you may have questioned our fashion sense. Never fear, TFCU employees were just participating in Ugly Christmas Sweater Day!



Make TFCU Your First Stop for LOANS!

When you are ready for a loan, so are we! We have a team of experienced, dedicated employees who value your time and genuinely embrace the credit union philosophy, *People Helping People*. From your initial application to your last payment, TFCU employees will be here to make sure you receive the quality of service that is to be expected of the Best Credit Union in Northeast Mississippi and West Alabama. Call or visit any location to get started. You can also apply online at trianglefcu.com. Our loans are subject to credit approval, but at TFCU, declines come with an organized and enthusiastic effort to help you achieve approval. That's the credit union difference.

TFCU Mortgage

Speaking of loans, we offer a variety of mortgage options! Whether you are interested in a purchase or refinance, we're here to help. Contact one of our friendly, knowledgeable mortgage representatives to learn more about what your credit union can do for you!



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



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



Loan Originator - East Columbus Ashley Jordan NMLS # 1739534 ajordan@trianglefcu.com 662-434-6052 ext 409



EVP - Lending & Branch Dev Kimberly Guyton NMLS # 1293185 kguyton@trianglefcu.com 662-434-6052 ext 206



Loan Originator - CAFB
Renee Latham
NMLS # 2110993
rlatham@trianglefcu.com
662-434-6052 ext 104

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.

November 30th, 2021 Financial Statement

 Members
 15,787

 Checking Accounts
 7,200

 Deposits
 \$109,567,084

 Loans
 \$44,084,855

 Assets
 \$121,071,440

2022 Holidays

Martin Luther King, Jr. Day Monday, January 17th President's Day Monday, February 21st

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

