

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

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.

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

Credit Builder Loans

Need to improve your credit score? If so, let us help with our popular Credit Builder Loan. In just nine months, your credit score will improve and you will have built a savings balance of \$750 at the same time. Here's how it works, we will 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 will have \$750 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.

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.

Mortgage Update

Have you heard the news? We recently added new construction and renovation loans to our mortgage program. Like all of our current mortgage products, these are in-house loans that are kept and serviced by TFCU. From your initial phone call to your final payment, you will be working exclusively with your friends and neighbors at Triangle FCU. 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.

Mobile Deposit Is Here!



Members are now able to deposit checks anywhere – from their home, dorm room, workplace, or even while traveling. Mobile Deposit turns your smart phone 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.

FREE CARFAX®

Looking to purchase a used car? If so, we will give you a certificate for a FREE CARFAX® report on any single vehicle you choose and finance through us. And if you need multiple reports, no problem, we can order them for \$20.00 each (a \$39.99 value). Enjoy the peace of mind you will have when you know the history of that used vehicle you just financed at TFCU.

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!

What should I do if I think I may be a victim of identity theft?

You should place an initial fraud alert on your file as soon as you suspect you might be a victim of identity theft. You may request a fraud alert from each of the credit reporting companies over the internet or by mail.

Online:

Equifax - www.equifax.com/CreditReportAssistance

Experian - www.experian.com/fraud

TransUnion - www.transunion.com/fraud

Mail:

Equifax, P.O. Box 105139, Atlanta, GA 30348-5139

Experian, P.O. Box 2002, Allen, TX 75013

TransUnion, P.O. Box 2000, Chester, PA 19016

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 car buying 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
- Optional Credit Life and Credit Disability payment protection
- Guaranteed Asset Protection (GAP) Loan Protection Coverage

Looking for a Great Credit Card?

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 2.9% APR on balance transfers for the first 12 months, with generous credit limits and no annual fee. Plus, you earn ScoreCard Bonus Points with every purchase to redeem for great rewards! Apply for yours today.

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.

January 31, 2018 Financial Statement

Members	14,008
Checking Accounts	6,473
Deposits	\$66,617,674
Loans	\$31,892,618
Assets	\$74,973,520

2018 Holidays

Memorial Day

Monday, May 28, 2018

Independence Day

Wednesday, July 4, 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

