TRIANGLE TIMES

TRIANGLE FEDERAL CREDIT UNION

October 2026 www.trianglefcu.com Fourth 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)
Flight Path - Youth and Student Accounts
(Ages birth through 25)
No Monthly Service Fee
VISA Debit Card available at age 13
Four progressive tiers based on age
Converts to Value Checking at age 26
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
Mortgages
Cars, Trucks & SUVs (New and Used)
Boats (New and Used)
Signature (unsecured)
Debt 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
6 months / $50,000 minimum
12 months / $10,000 minimum
18, 24 or 36 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

2027 Annual Meeting and Board Election

Triangle Federal Credit Union's Annual Meeting will be held **March 23, 2027**. In conjunction with the Annual Meeting, two positions on the Board of Directors will be subject to election.

Vicky Wilson and **Derk Felton**, both longtime and dedicated members of Triangle Federal Credit Union's Board of Directors, currently hold these positions and are eligible for reelection. Both have provided many years of dedicated service, leadership, and commitment to Triangle Federal Credit Union and its members. We are grateful for their continued commitment to our Credit Union and the communities we serve.

As part of the 2027 election process, eligible members will have an opportunity to be considered for nomination to the Board of Directors. Additional information regarding the nominees selected by the Nominating Committee and the nomination-by-petition process will be provided to eligible members in advance of the Annual Meeting.

Members interested in learning more about Board service and the 2027 nomination process may contact Triangle Federal Credit Union at **662-434-6052** or **info@trianglefcu.com** for additional information.

Financing for the Holidays and Beyond

The holidays are approaching, and so is a new year full of possibilities. Whether your plans include holiday purchases, a new vehicle, home improvements, debt consolidation, or even buying or refinancing a home, TFCU is here to help with your financing needs.

As a TFCU member, you have a financial partner you know and trust. Our lending team can work with you to explore financing options for the things you need today and the goals you are planning for tomorrow.

Whatever your plans may be, make TFCU your first stop for financing. Give us the opportunity to help you find the right loan for your needs and make your plans a reality. Call or text 662-434-6052 to get started today.

Property for Sale

When credit union-owned property is available for sale, it is posted on our website at trianglefcu.com/property-for-sale. Items for sale are typically held at 2330 Highway 45 North in Columbus where they can be viewed and test driven in most cases.

All property is sold as-is and purchase bids are accepted at any location. If you are interested in purchasing credit union-owned property, we encourage you to monitor the website where all new and active listings are posted.

Celebrating I Love My Credit Union Day!

TFCU was proud to celebrate I Love My Credit Union Day, a day that highlights the credit union difference and the people who make it possible: our members.

At TFCU, we believe being a credit union is about more than providing financial services. It's about building relationships, serving our communities, and being there for our members through every stage of life.

We are grateful for the trust you place in us and proud to serve you each day. Thank you for choosing TFCU and for being part of our credit union family. There's a lot to love about being a credit union member!







Coin Counters

TFCU members can take advantage of our coin counting service **free of charge**. Simply bring in your loose change and let our coin counter do the counting.

This service is also available to non-members for a 10% fee based on the amount counted. Feel free to share this convenient service with family and friends!

Coin counters are located at the following branches:

►Starkville ►West Point ►Hwy 45 N in Columbus



2026 Senior Expo

TFCU was proud to participate in the 2026 WCBI Senior Expo. The event provided a wonderful opportunity to connect with area seniors, visit with members and neighbors, and share information about the financial products and services available to help our members at every stage of life.

We're proud to participate in events that strengthen our connections throughout the community.



TRANSFER YOUR BALANCE
AND ENJOY A
2.9% APR
FOR 12 MONTHS!
Transfer a higher-interest balance and enjoy 2.9% APR for 12 months—with **no balance transfer fee or annual fee.**

Balance transfer offer is subject to credit approval. The 2.9% APR promotional rate applies to qualifying balance transfers for 12 months. After the promotional period ends, the standard APR will apply. Other terms and conditions may apply. See your Credit Card Agreement for complete details.



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
1-855-293-2456

Phone Number for all Locations

662-434-6052

Main Office
P.O. Box 8300, Columbus, MS 39705
FAX (662) 434-8406
MS/USA Toll Free 1-800-434-6052

Columbus Centre
2330 Highway 45 North
Columbus, MS 39705
FAX (662) 327-6308

Starkville
12036 Highway 182 East
Starkville, MS 39759
FAX (662) 384-1240

Columbus Eastside
126 Alabama Street
Columbus, MS 39702
FAX (662) 329-6148

West Point
7290 Highway 45 Alternate North
West Point, MS 39773-9445
FAX (662) 494-7064

Office Hours

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

August 31st, 2026 Financial Statement

Members	11,611
Checking Accounts	6,282
Deposits	$ 116,819,084
Loans	$ 65,218,300
Assets	$ 130,657,177

2026 Holidays

Columbus Day
Monday, October 12th
Veterans Day
Wednesday, November 11th
Thanksgiving
Thursday, November 26th
Friday at Noon, November 27th
Christmas
Thursday at Noon, December 24th
Friday, December 25th
New Years
Thursday at Noon, December 31st
Friday, January 1st, 2027

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

NCUA
National Credit Union Administration, a U.S. Government Agency

EQUAL HOUSING LENDER
NMLS # 804831