

TRIANGLE TIMES



October 2025

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)

1st Time Checking

(Ages 15 through 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)

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

Save the Date - 66th Annual Meeting

As we celebrate 66 years of service, we want to thank you—our valued members—for being the foundation of Triangle FCU's success.

Please make plans to join us on Tuesday evening, March 24th, at Lion Hills in Columbus for an evening dedicated to you. We'll share updates, celebrate milestones, and enjoy time together as a community.

Details and registration will be available soon at trianglefcu.com. We look forward to honoring your continued support!

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.

We're Just a Text Away

Your credit union is now even more accessible—members can connect with us via text! Whether you have a quick question, need account info, or want to stay updated, texting makes it easier than ever to reach us. No waiting, no hassle—just fast, friendly service right from your phone.

Our main phone number, 662-434-6052, can now be used to communicate with us via text during regular business hours. Texts that come in after hours receive a response as quickly as possible on the next business day.

Your Life Is Mobile—Your Credit Union Is Too

Life doesn't slow down—and neither should your banking. Whether you're traveling, working late, running errands, or just relaxing at home, our mobile app keeps your credit union right at your fingertips. With secure, 24/7 access to your accounts, you can check balances, transfer funds, pay bills, and even deposit checks—all from wherever life takes you.

No lines and no waiting.

Just the freedom to manage your money on your terms, anytime, anywhere. Download the app today and experience the power of anywhere banking—because your life is mobile, and your credit union is, too.

2025 Senior Expo

Valarie Williams and Jasmine Gardner enjoyed representing TFCU at this year's Senior Expo, hosted by WCBI and held at the American Legion on September 16th. Valarie and Jasmine provided attendees with helpful information about fraud prevention.

Thank you to everyone who came out for this wonderful event!



Important Information Regarding Your Account and Unlawful Internet Gambling

Triangle FCU is committed to account safety, security, and adherence to regulations while providing you with the best service. This notice addresses the matter of online gambling in Mississippi and the Unlawful Internet Gambling Enforcement Act (UIGEA). The Mississippi Gaming Commission recently warned against illegal online gambling activities targeting state residents.

Mississippi law prohibits online casino-style gaming and sports wagering outside licensed casino premises. Engaging with online gambling sites offering these games, including "sweepstakes" casinos, is illegal in the state. The Mississippi Gaming Commission has identified specific websites operating illegally in Mississippi.

Illegal online gambling carries risks, such as potential criminal prosecution and forfeiture of funds deposited with the gambling site. Many of these websites are run by unlicensed, often foreign-based companies, and lack consumer protection and regulatory oversight. It is recommended to only engage in gambling activities authorized by Mississippi law, such as those at licensed casinos or through the Mississippi Lottery Corporation.

As your credit union, compliance with the Unlawful Internet Gambling Enforcement Act (UIGEA) is required. This Act mandates that financial institutions have policies to identify and prevent transactions related to unlawful internet gambling.

If your account indicates engagement in unlawful internet gambling, it may result in the Credit Union restricting services or terminating your account in accordance with our terms of service and legal obligations.

For questions about this regulation or your account activity, please contact TFCU. You can also visit the MS Gaming Commission website - www.MSgamingcommission.com - for more information and resources. Thank you for your cooperation and for being a valued member of Triangle Federal Credit Union.

Membership Account Verification

The Supervisory Committee is conducting its required membership account verification as of 9/30/2025. Please compare the balance shown on your statement with that of your records. Your account will be considered correct unless you report any differences in writing within ten (10) days to:

Triangle Federal Credit Union Auditor
1740 44th Street SW PMB 225
Wyoming, MI 49519



We wish you a joyful
holiday season!

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, 2025

Financial Statement

Members	11,900
Checking Accounts	6,483
Deposits	\$ 104,534,871
Loans	\$ 68,761,558
Assets	\$116,990,448

2025 Holidays

Columbus Day

Monday, October 13th

Veterans Day

Tuesday, November 11th

Thanksgiving

Thursday, November 27th

Friday at Noon, November 28th

Christmas

Wednesday at Noon, December 24th

Thursday, December 25th

New Years

Wednesday at Noon, December 31st

Thursday, January 1st, 2026

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



NMLS #
804831