

Regular Share Savings

\$1 Minimum Balance

Dividends paid on balances of \$100 or more
Free 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 thru 49)

\$5 Service Fee waived on balances of \$500 or more

Dividends paid on balances of \$500 or more

Free ATM Card, Unlimited Check Writing

No Per Check Charge, Overdraft Protection

Free VISA Debit Card

Courtesy Pay (overdraft privilege with approval)

Account converts to 50-Plus Checking at age 50

50-Plus Checking

(Ages 50-Plus)

No Monthly Service Fee

Free Money Orders

Plus all of the features of Value Checking

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

Autos, Boats (New and Used)

Signature (unsecured), Consolidation

Motorcycles (New and Used)

Real Estate (1ST & 2ND Mortgage)

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

VISA Gift Cards

24-HOUR TELLER

1-800-724-7581 (Inquiries and Transactions 24/7)

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

Wire Services

Direct Deposits (ACH)

Routing and Transit # 284283261

Payroll Deductions

Savings/Checking/Loan Payments/Christmas Club

Happy New Year from Our Family to Yours

The staff and officials of TFCU wish you a happy and prosperous 2016. You can count on us during these tough economic times for the lowest interest rates on loans and the most convenient financial services in the Golden Triangle. Thank you for putting your Trust in Triangle Federal Credit Union.

56th Annual Meeting Announced

TFCU's 56th Annual Meeting will be held at the Columbus Club located on Columbus AFB, on Wednesday, March 30, 2016 beginning at 5:00 p.m. This is a tentative date, time and location due to the renovations taking place at the Columbus Club. Please look for more details on our web site at www.trianglefcu.com as this important date approaches.

Auto Rates Reduced as Low as 1.49% APR.

Count on TFCU for the most competitive rates and terms for your vehicle loans. Make the carbuying 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



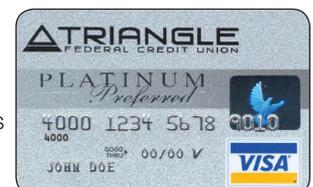
- Up to 100% financing, plus tax, title and extended warranty
- Terms up to 72 months
- Competitive Rates
- Pre-approval available
- Automatic payment option
- Optional Credit Life and Credit Disability payment protection
- Guaranteed Asset Protection (GAP) Loan Protection Coverage

\$20,000 VISA Limits plus ScoreCard® Rewards

As a Platinum Preferred cardholder, you receive ScoreCard® Bonus Points every time you use your card for purchases. Bonus Points can be redeemed for brand-name merchandise or fabulous travel awards, which include airline tickets, cruises, and more.

Visit scorecardrewards.com and create your online profile then log into your rewards account.

- Credit limits up to \$20,000
- Low fixed rate as low as 6.9% APR
- No annual fee
- Balance Transfer rate of 2.9% APR for 12 billing cycles
- 25-day grace period on all purchases
- Online payment and account information at ezcardinfo.com



New Revised Skip-A-Pay

As a valued member of Triangle FCU, our new Skip-A-Pay allows you to skip two loan payments within a twelve month period. 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 new revised Skip-A-Pay offer, please contact your loan officer or visit a TFCU branch office near you.



Have you heard about our two new Free KASASA 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, all just for doing a few things that you probably already do like pay with your debit card rather than write a check. To learn more or to open a KASASA checking account, please visit www.trianglefcu.com or your nearest TFCU branch office.

Credit Builder Loans

We can help you improve your credit score with our new Credit Builder Loan. In just nine months, your credit score will improve and you will also have built a savings balance of \$750 at the same time. We can 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 can have the full \$750 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.

Check With Us First

Free Online Banking, Mobile Money, Bill Pay and e-Statements with every checking account!

1st Time Checking (Age 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

Value Checking (Age 25-49)

- Dividends paid on balances of \$500 or more
- Free ATM Card, Unlimited check writing
- No per check charge, Overdraft Protection
- Free VISA Debit Card (with approval)
- \$5 service fee waived on balances of \$500 or more
- Account converts to 50-Plus Checking at age 50

50-Plus Checking (Age 50-Plus)

- No monthly service fee
- Free Money Orders
- Plus all of the features of Value Checking

Freedom Checking (Second Chance Account)

Mobile Money

- Free banking on the go from your mobile device
- Access your accounts via browser or Android app
- Check account balances
- Review account activity
- Make transfers between accounts
- Get directions to branches and ATMs
- Pay your bills
- Schedule alerts, and more!

Enroll now by logging on to online banking and click the Self Service tab, then click Mobil Money under Additional Services. You can also download Touchbanking from the Android Market. Once installed, you will be asked for the app code, which is "GoMobile0031." Then, enter your current login ID and security code, and press I Accept on the Terms and Agreement page that is displayed.

Important Information

Please mail all payments and correspondence to:

Triangle FCU

P.O. Box 8300, Columbus, MS 39705

Email: info@trianglefcu.com

24-Hour Teller

Inquiries and Transactions 24/7

1-800-724-7581

Lost & Stolen Cards

To report your Triangle FCU debit or credit card lost or stolen, please call the following:

For Credit Cards

1-800-VISA-911 or 1-800-847-2911

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.

October 31, 2015

Financial Statement

Members	14,863
Checking Accounts	6,517
Deposits	\$71,583,533
Loans	\$33,565,061
Assets	\$78,917,883

2016 Holidays

Martin Luther King, Jr. Day

Monday, January 18, 2016

President's Day

Monday, February 15, 2016

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