

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

Happy New Year from Our Family to Yours

The staff and officials of Triangle FCU wish you a happy and prosperous 2018. You can always count on us 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 FCU.

58th Annual Meeting Announced

Triangle FCU's 58th Annual Meeting will be held at the Columbus Club located on Columbus AFB, Wednesday, March 28, 2018 beginning at 5:00 p.m. Look for more details as this important date approaches.

New Year, New Mortgage Products!

We are proud to announce that we have added new construction and renovation loans to our mortgage portfolio. Like all of our current mortgage products, these are in-house loans that are kept and serviced by Triangle FCU. We believe that when it comes to something as important as financing your home, there is an advantage to dealing with a local lender who is focused on serving the needs of the community that we share. From your initial phone call to your final payment, you will be working exclusively with your friends and neighbors at Triangle FCU. Your home doesn't leave the Golden Triangle area, why should your mortgage? If you are considering building your next home, renovating your existing home, or if you are in the market for a purchase or refinance, contact Kimberly Guyton, NMLS#1293185, at 662-329-5733 or kguyton@trianglefcu.com today to see if our mortgage products are right for you. And please make sure to tell your friends and family about us; we would love the opportunity to serve them, too!

Ready to Buy a Car?

Before you do, call us. 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 you for \$20.00 each (a \$39.99 value). Enjoy the peace of mind you will have when you know that the vehicle you just financed at Triangle FCU is a solid investment.

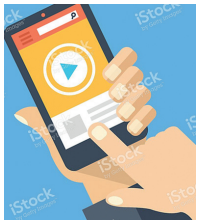
Paying Your Loan Just Got Easier!

You are now able to pay your loan (and make deposits) by phone at Triangle Federal Credit Union! For a small convenience fee, you can now call us at any branch and process up to three transactions. You can deposit money into your savings or checking account and/or pay on your loans. 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. Just pick up your phone and call!

Steps to Prevent Identity Theft

- Keep your personal information private and secure.
- Check your account balance regularly.
- Do not access your account from a public location.
- If you suspect suspicious activity, report it immediately.
- Be skeptical of email messages from someone who is unlikely to send an email, such as the IRS.
- Do not open suspicious emails and do not click on the links. If you do, perform diagnostics on your computer immediately.
- Don't provide personal or payment information when requested through email.
- Avoid get rich quick schemes.
- Shred receipts, statements, expired cards, and similar documents.
- Review statements promptly and carefully.
- Be positive of the identity of anyone before you divulge personal information, and only if you initiate the contact.
- Check your credit report at least annually.

Mobile Deposit Is Here!



Members are now able to deposit checks anywhere – from their home, dorm room, workplace, stores or even while traveling. Mobile Deposit turns your smartphone into a deposit-making device, so you can safely and securely deposit checks from any location. Using a downloadable application, just snap a picture of the front and back of each check with the phone's camera, then submit the images electronically to TFCU for processing, clearing, settlement and posting. Confirmation occurs after the deposit is transmitted to the mobile capture server. Members can

also log in to their mobile or online banking website to verify that an item has posted. Get out of line, download our Mobile App and begin using the Deposit application today.

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

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.

October 31, 2017 Financial Statement

Members	14,120
Checking Accounts	7,520
Deposits	\$68,301,605
Loans	\$31,563,549
Assets	\$76,821,653

2017 Holidays

Martin Luther King, Jr. Day
Monday, January 15, 2018

President's Day
Monday, February 19, 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

