

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

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)

Portable Buildings

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

(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

Meet Your Certified Credit Union Financial Counselors!

Triangle FCU now has four Certified Credit Union Financial Counselors on staff. The following employees have completed the training and examination process necessary to achieve CCUFC designation, equipping them with the skills and knowledge to help TFCU members take control of their financial future:

- Shequetta Gandy - Branch Manager/Loan Originator, Starkville Branch
- Elizabeth Varvel - Backup Lead MSR, CAFB Branch
- Maria Snell - Lead MSR, Starkville Branch
- Tanya Chiboroski - MSR/Loan Assistant, Columbus Hwy 45 Branch

If you would like to discuss your financial goals with a Certified Credit Union Financial Counselor, please call 662-434-6052 and select option 8 to be transferred to the counselor of your choice. In-person visits are also welcome.

Providing free access to Certified Credit Union Financial Counselors is just one more way that we strive to serve our members as a trusted partner in achieving financial success!

VISA Credit Card News

Our new VISA credit card system took effect on Sunday, May 16th. TFCU VISA credit cardholders can visit trianglefcu.com to register for Online Account Access and Smart Choice Rewards.

If you are not a VISA credit cardholder, we invite you to apply today! We currently offer members a fixed rate as low as 6.9% APR (Annual Percentage Rate), credit limits up to \$15,000, and there is no annual fee. Credit cards are subject to credit approval. We also offer a secured VISA Credit Card for members who prefer that option.

If you have questions or need help regarding your TFCU VISA credit card, please call 662-434-6052 during business hours and select option 6 to speak with a TFCU employee who will be happy to assist you.

To report a lost or stolen TFCU VISA credit card, please call 1-855-293-2458.

Financial Exploitation Awareness

The National Center on Elder Abuse(ncea.acl.gov) defines financial abuse or exploitation as "the illegal or improper use of an elder's funds, property or assets including, but not limited to, misusing or stealing an older person's money or possessions, coercing or deceiving an older person into signing any document (e.g., contracts or will), and the improper use of conservatorship, guardianship or power of attorney."

The statistics for elder financial abuse and exploitation are alarming. According to Nursing Home Abuse Center(nursinghomeabusecenter.com), "seniors lose at least \$2.6 billion a year due to financial abuse - and possibly more due to unreported cases." AARP(aarp.org) states that the average victim of financial abuse loses \$120,000.

At Triangle FCU, we are committed to protecting the interests of our members, especially those who are more vulnerable to financial abuse. If you need assistance, information or resources concerning this topic, we encourage you to contact us.

Make TFCU Your First Stop for **LOANS**

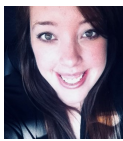
If you would like to buy or refinance a car, truck, SUV, motorcycle, boat, ATV, camper, RV, lawn mower, portable building or tractor, we have a loan for that! And if you need money for something else, we probably have a loan for that, too! Ask about our share-secured and signature loans or suggest a new loan product.

Most of our loans are subject to credit approval. If you don't qualify now, we want to help you qualify in the future. Call 662-434-6052, and select option 5 to speak with a loan originator, or apply online at www.trianglefcu.com. We look forward to working with you!

TFCU Mortgage

If you're planning to purchase or refinance a home, you've come to the right place! We have a variety of mortgage options to fit individual needs and a team of friendly, knowledgeable mortgage representatives who will help you every step of the way.

All mortgages are subject to credit approval. If you don't qualify today, we want to help you get there as quickly as possible. Contact us or apply at trianglefcu.com to get started!



In Columbus
Ashley Aldridge
NMLS # 1765834
aaldrige@trianglefcu.com
662-434-6052 ext 406



In Starkville
Shequetta Gandy
NMLS # 1765671
sgandy@trianglefcu.com
662-434-6052 ext 308



In Columbus
Ashley Jordan
NMLS # 1739534
ajordan@trianglefcu.com
662-434-6052 ext 409



Annual Meeting - Register Now!

The link to register for our Annual Meeting is now available at trianglefcu.com. Register today and mark your calendar to attend via Zoom at 5:00pm on October 20th. We look forward to providing you with an informative and enjoyable presentation!

Have you tried our mobile app?

Visit trianglefcu.com and click [Anywhere Access](#) on the homepage for a link to the Triangle FCU mobile app. Use the app to check your balance, make payments, transfer money, make mobile deposits, and more! Make life easier with the mobile app. It's like having a branch wherever you go!



Information & Updates

Information and Updates, including special offers, announcements, important notices and more can be found on our website, www.trianglefcu.com.

Look for the banner across the top of the home page and click [READ MORE](#) for the latest TFCU news.

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 to be eligible for this discount!

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
1-855-293-2458
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

Columbus Centre

2330 Highway 45 North,
Columbus, MS 39705
(662) 434-6052
FAX (662) 327-6308

Starkville

12036 Highway 182 East,
Starkville, MS 39759
(662) 434-6052
FAX (662) 384-1240

Columbus Eastside

126 Alabama Street,
Columbus, MS 39702
(662) 434-6052
FAX (662) 329-6148

Office Hours

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

May 31st, 2021 Financial Statement

Members	12,336
Checking Accounts	6,190
Deposits	\$ 99,259,374
Loans	\$ 35,489,289
Assets	\$ 109,910,139

2021 Holidays

Labor Day

Monday, September 6th

Columbus Day

Monday, October 11th

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