

#### 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 and Free Travelers Checks

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

6.9% APR Fixed Rate

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 2015. 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.

## 55th Annual Meeting Announced

TFCU's 55th Annual Meeting will be held at the Columbus Club located on Columbus AFB, on Wednesday, March 25, 2015 beginning at 5:00 p.m. Look for more details on our web site at [www.trianglefcu.com](http://www.trianglefcu.com) as this important date approaches.



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](http://www.trianglefcu.com) or your nearest TFCU branch office.

## Paper Statement Fee

Beginning January 1, 2015 a monthly paper statement fee of \$2.00 will be charged for those members that wish to continue receiving a paper statement. This fee does not apply to members that are 65 years and older. Please enroll in Free e-statements at [www.trianglefcu.com](http://www.trianglefcu.com) to avoid this fee and help TFCU save paper and reduce costs. e-Statements are safe, fast and reduce the chance of fraud and identity theft while simplifying your recordkeeping.

## 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 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](http://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
- .25% Online Discount available
- Optional Credit Life and Credit Disability payment protection
- Guaranteed Asset Protection (GAP) Loan Protection Coverage

## 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 and Free Travelers Checks
- Plus all of the features of Value Checking

### Freedom Checking (Second Chance Account)

## .25% Online Discount

Receive a .25% discount on your next loan when you apply online. That's right, apply online and receive a .25% reduction in your qualifying interest rate. Credit card and real estate loans are excluded from this offer. All loans are subject to credit approval. Apply at [www.trianglefcu.com](http://www.trianglefcu.com) and receive your discount before this offer expires.

## Courtesy Pay

Ever bounced a check? Unfortunately it does happen. Let us save you the expense and embarrassment of having your checks returned. Because you are a TFCU member, we have the solution for you. COURTESY PAY is an overdraft privilege program tied to your checking account that provides eligible members with the additional security of knowing that their overdrafts will be paid and not returned. Qualified members will be enrolled automatically with a \$600 courtesy limit that will cover the amount of your checks plus the \$25 NSF fee for each check. New checking account members will be eligible for COURTESY PAY after a 60-day waiting period. There is no cost for this new member service until you need this protection. For more information on COURTESY PAY, please call or visit any credit union location.

## VISA Debit Cards

Checking account members may choose their very own Visa Debit Card that fits their personality and style. Our 35 Card Collection is sure to have the card that is right for you. You can use your card for point of sale (POS) purchases and receive cash back, ATM withdrawals from your checking account, at the gas pump or shopping online. They are accepted everywhere you see the VISA logo. Stop writing checks and being hassled for your identification. Travel with piece of mind knowing your VISA Debit Card will be accepted without question and come directly out of your checking account instead of being added to a credit card that charges interest. Apply for your very own VISA Debit Card today and start enjoying all of the benefits that come with it.



## Important Information

Please mail all payments and correspondence to:

**Triangle FCU**  
P.O. Box 8300, Columbus, MS 39705  
Email: [info@trianglefcu.com](mailto: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, 2014 Financial Statement

Members	14,887
Checking Accounts	6,053
Deposits	\$67,569,619
Loans	\$34,405,769
Assets	\$74,642,819

## 2015 Holidays

**Martin Luther King, Jr. Day**  
Monday, January 19, 2015

**President's Day**  
Monday, February 16, 2015

## 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