



Fall 2023

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Doug Barnett

Vice-President of

Operations

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Vice-President of

Lending

Heath Mashburn

Vice-President of

Accounting/IT

Andria Smith

Join Mobile Banking today by clicking the ENROLL NOW link on our Website or Mobile App.

Visit our website at www.ercu.org

**Call Audio Banking Anytime!
Within Lawrenceburg:
762-7513
Toll Free
1-855-888-ERCU**



Back by Popular Demand!

*Holiday
-Skip Pay-*

If your accounts are in good-standing, you may be eligible for our Holiday Skip Pay program. For a \$45 fee per loan (due immediately upon request), you may skip either November or December's loan payment.

(Real estate loans are not eligible for this program.)

November Deadline: Nov. 27th | December Deadline: Dec. 27th

Our CD Rates are Climbing!

Regular & IRA CD Rates:

6 Month

5.2%

\$5,000 Minimum

1 Year

5.0%

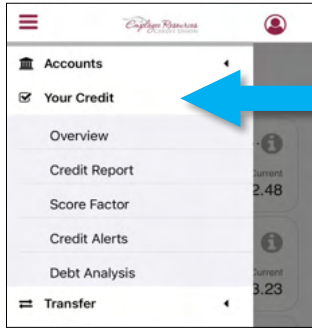
\$5,000 Minimum

Call or stop by your local branch to see if we can help you save today!

new

Credit Feature Now Available for Free on our Online Banking and Mobile App!!

Members now have access to a free Credit Report and Credit Score from their online banking menu. Simply click on the **"Your Credit"** tab to enroll in the service and gain access to free credit reporting, credit score building, and credit monitoring features.



Call or stop by your local branch for more details!

Holiday Closings

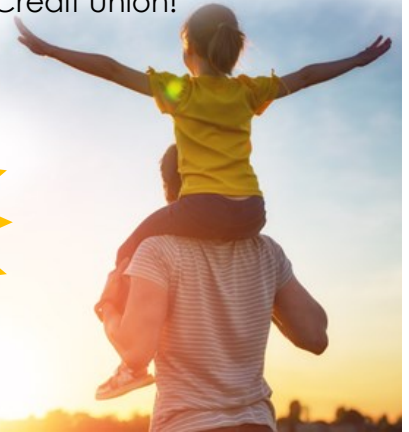
- October 9 - Columbus Day
- November 11 - Veteran's Day
- November 23 - Thanksgiving Day
- December 25 - Christmas Day
- January 1 - New Year's Day



CHRISTMAS CLUB FUNDS WILL BE TRANSFERRED TO ACCOUNTS ON NOVEMBER 1, 2023

Build Your Credit with a Small Dollar Loan

Do you have bad credit, or even no credit at all? No problem! With our new Small Dollar Loan Program, you can break free from the vicious cycle of high interest loans and start building your credit with your trusted, local Credit Union!



Jumpstart Your Holiday Shopping with our Special

HOLIDAY LOANS

\$600 with 6 month terms

Great low rate of **12%**



Only available from Oct. 1, 2023 — Dec. 31, 2023.

Call your local branch or log on to **V**BANKING for more details!



For lost or stolen cards, contact one of the numbers below:

- Credit Cards – 1-800-322-8472
- Debit Cards – 1-888-297-3416
- Blocked Cards – 1-800-237-8990
- Pin Change – 1-800-290-7893
- International – 1-206-624-7998

Walgreen's ATMs are no longer available for sur-charge free transactions.

Check out our Sur-charge Free ATMs



Did you know ERCU members have access to over 30,000 sur-charge free ATMs across the country with the CO-OP, Money Tower, and Money-Connect networks? Find links to their locations on our website under "Branches & ATMs."

MAIN OFFICE
2135 N Locust Avenue
Lawrenceburg, TN 38464
P: 931.766.9288
F: 931.762.0583

REMKE AVE DRIVE-THRU
1604 Remke Avenue
Lawrenceburg, TN 38464
P: 931.766.9288
F: 931.244.7424

PULASKI BRANCH
1700 West College Street
Pulaski, TN 38478
P: 931.363.9920
F: 931.363.9922

WAYNESBORO BRANCH
321 Dexter Woods Blvd.
Suite A
Waynesboro, TN 38485
P: 931.722.9110
F: 931.722.9116

LEXINGTON BRANCH
330 West Church Street
Lexington, TN 38351
P: 731.968.8746
F: 731.968.0039

ADAMSVILLE BRANCH
105 N. Oak Street
Adamsville, TN 38310
P: 731.632.1168
F: 731.632.1340