



Employee Resources

CREDIT UNION

Winter 2024

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Vice –Chairman

Danny Lucy

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Vice-President of Branch

Operations

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Vice-President of Operations

Brittany Mitchell

Vice-President of Lending

Heath Mashburn

Vice-President of Accounting/IT

Andria Smith

Join Digital 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**



Is Your Holiday Debt Piling Up?

Consolidate your Bills with our Low-Rate VISA Credit Card

Don't start the new year with multiple credit card bills! Transfer those balances to a single card with ERCU. Our Visa Credit Card offers features such as:

- \$500-\$15,000 limit
- Interest Rates as low as **8.99%-15.99%**
- **4.99%** Balance Transfer Rate for the 1st six billing cycles
- **No Balance Transfer Fees**
- No Annual Fees

Call or stop by your local branch today for more details.

Build a brighter future for 2024 with ERCU's

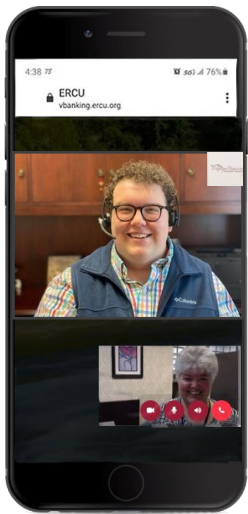
Small Dollar Loan

Did your credit take a hit over the Holiday season? Do you have bad credit or even no credit at all? No problem! With ERCU's Small Dollar Loans, you can take charge of your debt and work on building your credit score all within your local, trusted credit union. Our Small Dollar Loans have features such as:

- **\$500-\$2500**
- **Terms up to 25 Months**
- **Locked In interest Rate**

Call or stop by your local branch and start building a brighter financial future today!





V BANKING

Connect virtually with a live ERCU representative from wherever you are. Simply click the VBanking button on our website, or download our free app.

Available now on the App Store & Google Play Store



Our deepest gratitude goes out to all of our members for your continued trust and business. May your new year be blessed with good fortune and prosperity!

IRA Contributions

Did you know that you can still make contributions to your IRA for 2023 up until April 15, 2024? Now is the time head in to your local branch if you want to make a previous year contribution. If you're looking for a way to invest in your future and start building your retirement, call your local branch for more details or to set up an appointment to open your own Individual Retirement Account.

HOLIDAY CLOSINGS

January 1-New Year's Day

January 15-Martin Luther King Jr. Day

February 19-President's Day



Which US state is home to largest number of ski resorts?

See bottom of column for answer.

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? Money Tower has expanded to include the ATMs found at Bank of Frankewing locations. These ATMs can now be used without incurring a fee. Money-Connect is also adding new locations for their ATMs. Find links to their additional locations on our website under "Branches & ATMs."

VISA logo. 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

Trivia Answer: New York

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