

Main Office
1604 Remke Avenue
Lawrenceburg, TN 38464
P: 931.766.9288
F: 931.762.0583

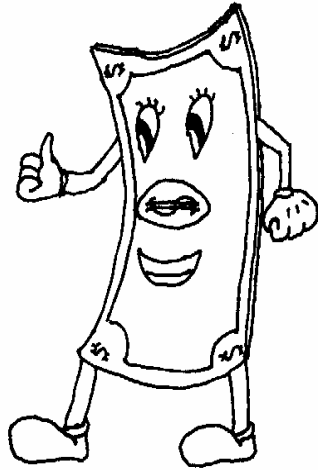
Employee Resources
CREDIT UNION
Fall 2011

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

Visit us online at www.ercu.org

In This Issue...

Skip A Loan Payment
* * *
Debit or Credit?
* * *
Pulaski Expansion
* * *
New Branch Office
* * *
Bill Pay
* * *
Name Our Mascot



*Happy
Fall!*



**Board of
Directors**

Chairman
Chris Bell

Vice-Chairman
Danny Lucy

Secretary
Darrin McKamey

Directors
Vicki Engelhardt
Jeff Jordan
Barbara Norman
Bill Pettus
Aaron Pope

**Supervisory
Committee**
Mike Cothren

**Holiday
Closings**

September 5
Labor Day

October 10
Columbus Day

November 11
Veteran's Day

November 24
Thanksgiving Day

December 26
Christmas Day

January 2, 2012
New Year's Day

**"Skip A Loan
Payment"
is back!**



Again this year, we will be offering our "Skip A Loan Payment" promotion to help our members through the holiday season. Members whose accounts are in good standing and whose loans are current may choose to skip *either* November or December's payment. You will still be responsible for the unpaid interest on your loan.

To take advantage of this promotion, see your loan officer at least five days prior to your payment due date. There will be a \$38.00 fee for each loan payment skipped.



**Debit or Credit?
It matters!**



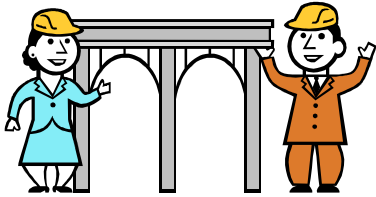
"Debit or Credit?" You've probably been asked this at the store checkout. If you choose Credit, you will be asked to sign for your purchases. By doing this, your transaction will go through the Visa network and come with additional security offered by credit card companies. Also, by not entering your PIN, you are denying potential fraudsters the opportunity to capture your information.

**Choosing "Credit" helps keep your debit card
FREE!**

By choosing "Credit", you are helping the credit union with interchange fee income, which means you are helping us to keep your debit cards free, as well as offer you more free services! Keep in mind that "Credit" may not be an option on the card reader, so you may have to select "cancel" and start over or ask the cashier to run your card manually as a credit.

So, the next time you use your debit card and don't need cash back, **Choose Credit!**

Over, please...



Movin' On Up!

If you've been by our Pulaski office lately, you've no doubt noticed a lot of construction happening. More and more Giles Countians are learning about the many benefits that a credit union offers. So much, in fact, that we have outgrown our building!

The construction will include a total remodel of the current lobby and teller stations, as well as new office space and records storage.

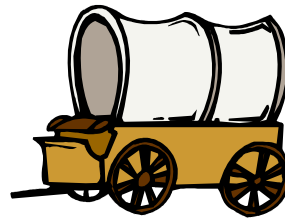
We want to sincerely thank the residents of Giles county for their reception of the credit union way of banking and for the trust you have placed in Employee Resources Credit Union.



Are you still rushing to pay your bills on time?

Your life could be SO much easier! Don't forget that Employee Resources offers online Bill Pay. If you are already a Home Banking user and have a checking account, you can begin using Bill Pay *right now!* Bill Pay is a safe way to pay all of your bills while avoiding the mad rush to the post office for stamps or to mail your payment.

Visit our website at www.ercu.org and click the Bill Pay demo to learn more!



We're Heading West!

Employee Resources Credit Union expanded our community charter and offered membership to Giles and Wayne counties in early 2005. Our branch office in Pulaski has been very successful and now we are excited to announce that we will be opening a new branch office in Waynesboro!

The office will be located at 209B Dexter Woods Memorial Boulevard. Linda Morrison, a longtime resident of Waynesboro, will be the office manager.

The Waynesboro office will offer all of the services you've come to expect from us, including:

- Competitive Loan Rates
- ATM/Debit Cards
- Visa Platinum Credit Cards
- Home Banking
- Online Bill Pay
- Onsite ATM
- Savings, Checking, CD's, IRA's, Christmas Clubs
- And so much more!

The Waynesboro branch office is set to tentatively open November 1st. The best form of advertising is what you, the members, do for us by word of mouth. Help us spread the good news that Employee Resources will be opening an office in Wayne county to provide its residents an alternative to typical banking – one with fewer fees, more free services, and good hometown friendly service!

Would YOU like to win a \$25 Visa Prepaid Gift Card?

Did you notice our new mascot on the front page of this newsletter? He will show up in our newsletters and other communications to inform you of important information and announcements. **But, he needs a name!** From now until October 31st, we will be accepting suggestions from our Facebook friends. To make a suggestion, "like" us on Facebook and then look for our wall post about this contest. Simply reply with your comment underneath our post to enter. Good Luck! (Oh, and thanks to our own Heath Mashburn for using his artistic talents to bring this mascot to life!)

