

## Fall 2021

### **Board of Directors**

#### **Chairman**

Marie Hurren

#### **Vice –Chairman**

Danny Lucy

#### **Secretary**

Sheila Methvin

#### **Directors**

Vicki Engelhardt

Darrin McKamey

Bill Pettus

Barbara Norman

Jeff Jordan

David Johnson

### **Supervisory Committee**

Joan Knowis

### ***Executive Staff***

#### **President/CEO**

Konda Bowling

### **Exec. Vice-President**

Doug Barnett

#### **Vice-President of Operations**

Brittany Mitchell

#### **Vice-President of Lending**

Heath Mashburn

**Contact your local  
branch to sign up for  
Online/Mobile  
Banking**

**Visit our website at  
[www.ercu.org](http://www.ercu.org)**

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



### **Need a little extra cash for Christmas?**

If your accounts are in good-standing, you may be eligible for our **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. 25th


December Deadline: Dec. 28th



## **Make Your Holiday Shopping More Affordable with ERCU's Low Interest Credit Cards**

With the Holiday season just right around the corner, those credit card balances could be adding up pretty quickly. But, with ERCU's Visa Credit Cards, members can enjoy rates as low as **8.99%**. There are no balance transfer fees and the balance transfer rate is only 4.99% for the first six billing cycles. Call your local branch today to find out if you qualify.

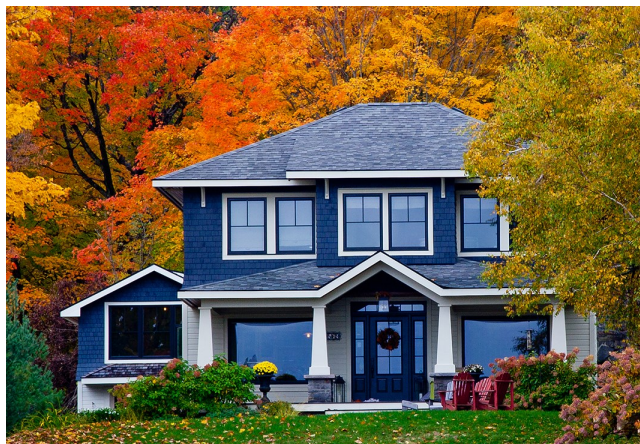
**Choose the easy way to pay this Holiday season with a  
Visa Credit Card from ERCU!**



**Reminder**

If any of your contact information has changed, please call or stop by to be sure that we have your correct address, phone number, and email on file.

## In House Real Estate Loans



New rates and options are now available for our in-house Real Estate loans! Your Real Estate loan will be held and serviced exclusively by ERCU and will never be sold on the secondary market.

### First Mortgage

- Maximum \$300,00.00
- Rates as low as **2.99%**
- Fixed rate for 10 or 15 years
- 5 year/5 year arm – 30 years
- 10 year/1 year arm – 30 years



Call your local branch and ask to speak 'with a loan officer today. Get convenient, personal service when you switch to an in-house Real Estate loan with ERCU!



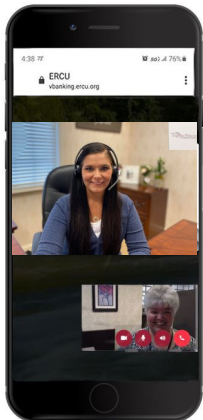
**For lost or stolen cards, contact one of the numbers below:**

**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**

## Have You Checked Out VBANKING?

Take ERCU with you wherever you go with our virtual branch, **VBANKING**. With the click of a button, you can safely and securely connect with a live representative who can help you with a range of ERCU services including:

- **Opening Accounts**
- **Applying for a Loan**
- **Account/Debit Card Support**
- **Secure Document Signing**
- **Mobile Banking Support**
- **Credit Card Payments**
- **And More!**



Business hours for **VBANKING** are Mon.-Fri., 8-4:30. If you're interested in a contactless banking experience, then connect with us on **VBANKING**. Click the **VBANKING** button on our website or download our free app today!

### HOLIDAY CLOSINGS

**October 11—Columbus Day**  
**November 11—Veteran's Day**  
**November 25—Thanksgiving**  
**December 25—Christmas Day**  
**January 1, 2022—New Year's Day**



**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 and Money Tower Networks? ATM locator Apps are available for both networks.

<b>MAIN OFFICE</b> 2135 N Locust Avenue Lawrenceburg, TN 38464 P: 931.766.9288 F: 931.762.0583	<b>REMKE AVE DRIVE-THRU</b> 1604 Remke Avenue Lawrenceburg, TN 38464 P: 931.766.9288 F: 931.244.7424	<b>PULASKI BRANCH</b> 1700 West College Street Pulaski, TN 38478 P: 931.363.9920 F: 931.363.9922	<b>WAYNESBORO BRANCH</b> 321 Dexter Woods Blvd. Suite A Waynesboro, TN 38485 P: 931.722.9110 F: 931.722.9116	<b>LEXINGTON BRANCH</b> 330 West Church Street Lexington, TN 38351 P: 731.968.8746 F: 731.968.0039
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