

Fall 2022

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Vice-President of

Operations

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Vice-President of

Lending

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Vice-President of

Accounting/IT

Andria Smith

It's Time, Once Again, for

Holiday Skip Pays!

Take a break from your payments this Holiday Season with a Holiday Skip Pay from ERCU!

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. 27th

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



For a limited time, take advantage of our promotional loan offer for the 2022 Holiday Season. These special loans are **\$600** with **6 month terms** and a great low rate of **12%** with qualifying credit.

These loans are only available from Nov. 1, 2022 — Dec. 31, 2022.

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

VISA Gift Cards & Travel Cards

From *Employee Resources*
CREDIT UNION



VISA Gift Cards

Gift cards from ERCU are a great gift option for that person on your list who is hard to shop for. Our Visa Gift Cards offer limits from \$10-\$1000 and can be used online and in stores. Want to take the stress out of your Holiday Shopping? Stop by your local branch and get a Visa Gift Card from ERCU for everyone on your list!

Travel Cards

With a Travel Card from ERCU, your funds are loaded onto a reloadable, prepaid debit card. You can place any amount from \$100-\$5000 on your card.

Christmas Club Accounts



Your Christmas Club funds will be transferred to your account on November 1, 2022. If you do not have a Christmas club account, it is easy to open one to start saving for next year. Call your local branch to find out how to open yours today!



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

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

Holiday Closings

October 10—Columbus Day

November 11—Veterans Day

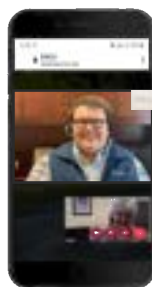
November 24—Thanksgiving Day

December 26—Christmas Day

January 2—New Year's Day



SPEAK WITH A LIVE REPRESENTATIVE FROM ANYWHERE YOU ARE WITH VBANKING. AVAILABLE NOW ON THE APP STORE & GOOGLE PLAY STORE



Traveling out of town this Holiday Season?

Be sure to call your local branch and place a travel alert on your debit card to help prevent potential fraud and to make sure your purchases go through smoothly.



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."