



Employee Resources

CREDIT UNION

Fall 2024

Board of Directors

Chairman

Danny Lucy

Secretary

Sheila Methvin

Directors

Vicki Engelhardt

Bill Pettus

Barbara Norman

Jeff Jordan

David Johnson

Joan Knowis

Cindi Gillham

Brent McKamey

Becky Barnett

Executive Staff

President/CEO

Konda Bowling

**Vice-President of
Operations**

Brittany Mitchell

**Vice-President of
Lending**

Heath Mashburn

**Vice-President of
Accounting/IT**

Andria Smith

*Auto Loan Rates
as low as*
5.25%

Back by Popular Demand!!

Our Auto Loan Promotion is back! Drive into Fall with the best auto loan rates from your trusted, local credit union! These special rates apply to 2018 vehicle models and newer with terms up to 84 months (restrictions apply). These rates are only here for a limited time, so act fast!

This Promotion ends October 31, 2024.

Call, stop by, or log on to VBanking to speak with one of our Loan Officers for more details!

**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**

**REAL-TIME
PAYMENTS**

A New Feature from ERCU

Tired of waiting for your deposits from services such as Venmo, DoorDash, PayPal, or Uber? The wait is over with Real-Time Payments from ERCU! Now, you can transfer your funds and have them instantly available in your account using your account and routing number. You no longer need to pay any fees for quicker deposits through your debit card. Get access to your funds when you need them with Real-Time Payments! Coming this October!

Ask one of our representatives for more information about Real-Time Payments!



As the Holiday Season approaches, we implore you to be extra cautious about where you are sharing your financial information and where you are making purchases. Fraud, scams, and online theft experience a major uptick during peak shopping periods around major holidays. Be sure you are using trusted, reliable websites with secure payment options when shopping online. If you receive any text messages or emails regarding purchases or items you do not recognize, be sure to reach out directly to the source to verify messages are real. Stay vigilant this holiday season, and keep your information safe!



Christmas Club funds will be deposited on November 1st! If you want to start saving for next Christmas, call or stop by to speak with a Member Service Representative.

TRIVIA

Which group of people were the first in history to use scarecrows?

See bottom of column for answer.



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: The Egyptians

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



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.



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."

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