



Employee Resources

CREDIT UNION

Fall 2025

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**Vice-President of
Lending**

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**Vice-President of
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Make your Holiday Sweeter with ERCU's Holiday Skip Pay

If your accounts are in good-standing, you may be eligible for our Holiday 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. 27th

December Deadline: Dec. 26th

Contact your local branch today for more information!

Now's Your Chance to Review & Update Your **MEDICARE!**



**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**

The Annual Enrollment Period is almost here! This time allows you to make changes to your Medicare coverage. We know Medicare can be a little puzzling, so let us help you put the pieces together!

We're glad to introduce our new in-house Medicare specialist, Deidra Broadbent, and offer her services to our membership.

Call for an appointment today!
(931)329-4797

**Deidra
Broadbent**
**Medicare Specialist
Licensed Agent**





Boost Your Holiday Budget with our **HOLIDAY LOANS**

For a limited time, you can take advantage of our promotional loan offer for the 2025 Holiday Season!

\$600
6 Month Terms
12% Interest Rate
With Qualifying Credit

Available Oct. 1st – Dec. 31st

Call or stop by your local branch to start boosting your Holiday budget today!



In what year did Macy's first Thanksgiving Parade take place?

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: 1926

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



Do you have someone on your list that's hard to shop for? Get them the gift that's one size fits all! Our Visa Gift Cards offer limits from \$10-\$1000 and can be used online or in person anywhere VISA cards are accepted. Want to take the stress out of your Holiday Shopping? Stop by your local branch and get a VISA Gift Card for everyone on your list!



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.

HOLIDAY CLOSINGS

October 13-Columbus Day
November 11-Veterans Day
November 27-Thanksgiving Day
December 25-Christmas Day
January 1, 2026-New Year's Day

Check out our Sur-charge Free ATMs



Did you know ERCU members have access to thousands of sur-charge free ATMs around the world with the CO-OP, Allpoint, and Money-Connect networks? You can find links to their locations on our website at www.ercu.org.