

#### Fall 2019

**Board of Directors** <u>Chairman</u> Marie Hurren

<u>Vice –Chairman</u> Danny Lucy

<u>Secretary</u> Sheila Methvin

<u>Directors</u> David Johnson Jeff Jordan Darrin McKamey Barbara Norman Bill Pettus Vicki Engelhardt

Supervisory Committee Joan Knowis

Executive Staff

<u>President/CEO</u> Konda Bowling

**Exec. Vice-President** Doug Barnett

Vice-President of Operations Brittany Mitchell

Vice-President of Lending Heath Mashburn

Visit our website at www.ercu.org

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

# "Skip Pay" is back!

Sometimes a little extra cash can go a long way...especially during the holiday shopping season. Check with your local branch today to complete a request form and have the extra cash you need to have a Happy Holiday Season.

- Skip one payment in November, December, or January
- Skip pay fee is \$45 per loan
- Loans must be current
- Real Estate loans are excluded
- A Signed request form is required (no phone requests will be honored)

#### **Deadlines:**

November—November 26th December—December 26th January—January 27th

## Business Accounts and Business Loans

## <u>Available at ERCU</u>

To become a business member of the credit union, you must open a savings account and keep a \$5.00 minimum balance at all times. There are no minimum balance requirements, no "per transaction" fee and no monthly service charge for our checking accounts. Many other deposit account services are free, just like our consumer accounts!

Business loans for equipment, vehicles, real estate, and credit cards are also available at great rates.



#### **Attention Holiday Shoppers !!**

When you use your debit or credit card for holiday shopping, or really any time you shop, it's important to keep your card's security in mind. Our fraud department is working diligently to keep your account safe. Be sure to respond to any calls, texts, or emails you may receive from the fraud center. If your phone number has changed recently please make sure you have updated the information with us.

For any concerns call 1-800-417-4592

**TRIVIA QUESTION:** 

According to the Holy Bible, Jesus

Christ was born in a \_

#### **Christmas Club Accounts**

Are you ready to start your Christmas shopping? Your Christmas Club funds will be transferred to your account on November 1,2019. NO checks will automatically be issued.

Happy Shopping!!!

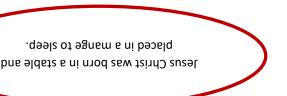
#### Don't forget about our Mobile Services!!!

- Mobile App
- Remote Deposit Capture
- Bill Pay

# VISA

If your VISA debit or credit card has been lost or stolen, please report it immediately to one of the following numbers:

Credit Cards – 1-800-322-8472 Debit Cards – 1-866-546-8273 Blocked Card - 1-800-417-4592 Pin Change - 1-888-793-4362





#### Check out our Sur-charge Free ATMs

Did you know ERCU members have access to over 30,0000 sur-charge free ATMs across the country with the CO-OP and Money Tower Networks. ATM locator Apps are available for both networks.









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