

Fall 2019

Board of Directors

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Vice –Chairman

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Sheila Methvin

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Barbara Norman

Bill Pettus

Vicki Engelhardt

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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

"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

Available at ERCU

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.

Visit our website at
www.ercu.org

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



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

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



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

Jesus Christ was born in a stable and placed in a manger to sleep.

TRIVIA QUESTION:

According to the Holy Bible, Jesus Christ was born in a _____

2019 Holiday Closings:

- ◆ October 14, 2019 Columbus Day
- ◆ November 11, 2019 Veteran's Day
- ◆ November 28, 2019 Thanksgiving Day
- ◆ December 25, 2019 Christmas Day
- ◆ January 1, 2020 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.



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