

Spring 2022

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**Contact your local
branch to sign up for
Online/Mobile
Banking**

**Visit our website at
www.ercu.org**

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

WELCOME MCNAIRY COUNTY!



ERCU is pleased to welcome the members of McNairy County Employees Credit Union to the ERCU family. For two years, the Board of Directors and CEO of ERCU and McNairy County Employees Credit Union have worked to approve the merger. Now, with approval from NCUA and the Tennessee Department of Financial Institutions, the official merger will take place on April 1, 2022. We are very proud to be able to serve our members from six different locations in five counties, and to bring our new members of McNairy county the same hometown experience they expect plus all the modern services ERCU has to offer. Our current members are welcome to stop by this full service branch if you are in the Adamsville area.

**ERCU'S
Auto Loan
Promotion
IS BACK!**

WITH RATES AS LOW AS 2.50%

Starting April 1, 2022, you can lock in **rates as low as 2.50%** when you purchase or refinance **2016 or newer vehicles**. Rates and terms are subject to credit approval and model year of the vehicle.

- **2020—2022 terms up to 84 months**
- **2016—2019 terms up to 72 months**

This offer is not available for vehicles already financed with ERCU. To start the application process or for more information, call your local branch and ask to speak with a loan officer today! You can also conveniently connect with one of our loan officers via video conference on our **VBANKING** service. Simply download our **VBANKING** app or click the **VBANKING** button on our website.

In House Real Estate Loans



New rates and options are now available for our in-house Real Estate loans! Your Real Estate loan will be held and serviced exclusively by ERCU and will never be sold on the

secondary market.

First Mortgage

- Maximum \$300,00.00
- Rates as low as **2.99%**
- Fixed rate for 10 or 15 years
- 5 year/5 year arm – 30 years
- 10 year/1 year arm – 30 years

Call your local branch and ask to speak with a loan officer today. Get convenient, personal service when you switch to an in-house Real Estate loan



MONEY-CONNECT ATMS
SALES & SERVICE

ERCU is Now Part of the Money-Connect ATM Network

Members now have access to a growing network of local sur-charge free ATMs. Current locations include:

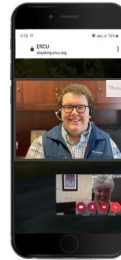
- Self's Market
- Crossroads Country Store
- Bobby Brewer Park
- Lawrence County High School
- Loretto High School
- Summertown High School
- Lawrence County Courthouse
- Loretto One Stop

Money-Connect is adding new ATM locations every month, so stay up to date by checking our website. Go to www.ercu.org and click on the About US Link and then click the Branches & ATMs page for more information.



Need some extra cash for those home renovation projects? Planning a spring vacation? Need to consolidate some of your high interest debt? Now is your chance to lock in **rates as low as 5.25%** and **terms up to 60 months**. Rates are subject to credit approval.

Call and speak with a loan officer today to see if we can help you save! Our **VBANKING** service is also available to help you with your financing needs.



Can't make it in to one of our branches?

Download our free **VBANKING** app from the App Store or Google Play Store & connect with a live ERCU representative today!



Look For this Logo For
Shared ATM Locations

Check out our
Sur-charge Free ATMs



Money Tower Network

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

ADAMSVILLE BRANCH
105 N. Oak Street
Adamsville, TN 38310
P: 731.632.1168
F: 731.632.1340