

Spring 2023

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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**

Let Your Savings

Bloom at ERCU

New CD Rates Now Available!

1 YEAR

**\$5,000
Minimum
4.99% APY**

4.90%

Call or stop by your local branch to see if we can help you save today!

New

IRA Certificates of Deposit

ERCU is now offering new ways to invest your money with our IRA CDs. Right now, you can lock in rates on both Roth and Traditional IRA CDs.

- **6 MONTH.....3.00%.....(3.03% APY)**
- **ONE YEAR.....4.90%.....(4.99% APY)**
- **18 MONTH.....3.25%.....(3.29% APY)**
- **TWO YEARS.....3.25%.....(3.29% APY)**

These rates apply to transfers from existing IRA accounts with ERCU and other financial institutions, as well as new IRA deposits. A minimum deposit of \$5,000 dollars is required. Call or stop by your local branch today to explore our new investment options!



CELEBRATING 100 YEARS OF CREDIT UNIONS IN TENNESSEE

On March 23, 1923, Governor Austin Peay signed the bill establishing state-chartered credit unions in Tennessee. For the past 100 years, credit unions have been advancing communities across the state. As financial institutions that are member owned and driven, credit unions have paved a way for members to build dreams, local businesses to expand, and communities to thrive. As your local credit union, ERCU is proud to continue to grow and offer our members exceptional, personable service, as well as all the modern technology needed for banking in the 21st century. We're proud to be a part of a strong and secure tradition of credit unions in Tennessee and will continue to faithfully serve our members for many years to come!



VISA Credit Cards from ERCU

Getting ready to tackle some small home renovation projects? Planning a spring getaway for your family? Need some extra funds to make it all happen? Apply now for a credit card through ERCU. Our Visa Credit Cards offer great features such as:

- \$500-\$15,000 limit
- Interest Rates as low as **8.99%-15.99%**
- **4.99%** Balance Transfer Rate for the 1st six billing cycles
- **No Balance Transfer Fees**
- No Annual Fees

Call or stop by your local branch today for more details and to see if you qualify!



What is the official name for the first day of Spring?

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: Spring or Vernal Equinox

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? Find links to their locations on our website under "Branches & ATMs."

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| 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 |
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| 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 |
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