



Employee Resources CREDIT UNION

Spring 2024

Board of Directors

Chairman

Marie Hurren

Vice-Chairman

Danny Lucy

Secretary

Sheila Methvin

Directors

Vicki Engelhardt

Bill Pettus

Barbara Norman

Jeff Jordan

David Johnson

Joan Knowis

Cindi Gillham

Brent McKamey

Executive Staff

President/CEO

Konda Bowling

**Vice-President of Branch
Operations**

Doug Barnett

**Vice-President of
Operations**

Brittany Mitchell

**Vice-President of
Lending**

Heath Mashburn

**Vice-President of
Accounting/IT**

Andria Smith



Give your Credit some
Spring Cleaning with ERCU's

Small Dollar Loan

Do you need help cleaning up your credit history this spring? Maybe you have bad credit or even no credit at all? No problem! With ERCU's Small Dollar Loans, you can take charge of your debt and work on building your credit score all within your local, trusted credit union. Our Small Dollar Loans have features such as:

- \$500-\$2500 limit
- Terms up to 25 Months
- Locked In interest Rate

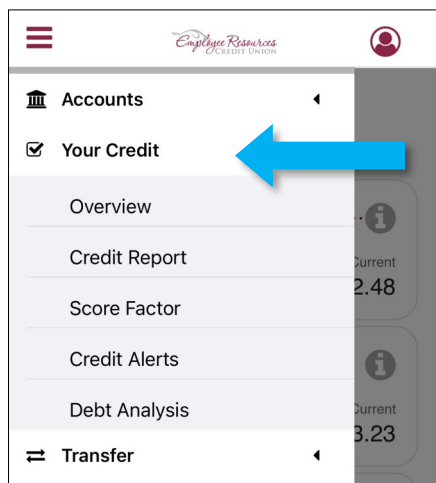
Call or stop by your local branch and start cleaning up your credit today!

Free Credit Monitoring Available Now on ERCU's Mobile App

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



Did you know that ERCU members have access to a free Credit Report and Credit Score from their online banking menu. Simply click on the "Your Credit" tab to enroll in the service and gain access to free credit reporting, credit score building, and credit monitoring features.





Take Your Savings to New Heights with a Regular or IRA CD!

Don't let your money sit idly by. Put your money to work for you with a Certificate of Deposit from ERCU. We still have great, competitive rates for Regular and IRA CDs:

6 Month 5.2% \$5,000 Minimum	1 Year 5.0% \$5,000 Minimum
--	---

Call or stop by your local branch for more information on how your money can work for you with a Certificate of Deposit from ERCU!

TRIVIA

Who is the Greek goddess of spring and nature?

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

Trivian Answer: Persephone



Tackle Your Spring Projects with ERCU's VISA Credit Cards

Getting ready to take on 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 **10.99%-17.95%**
- **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!

HOLIDAY CLOSINGS

MAY 27—MEMORIAL DAY
JUNE 19—JUNETEENTH DAY
JULY 4—INDEPENDENCE 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, Money Tower, and Money-Connect networks? Money Tower has expanded to include the ATMs found at Bank of Frankewing locations. These ATMs can now be used without incurring a fee. Money-Connect is also adding new locations for their ATMs. Find links to their additional locations on our website under "Branches & ATMs."

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
--	--	--	---	--	---