



*Spring 2025*

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## Take advantage of our Spring Auto Loan Promotion, with Rates as Low as 4.99%

Spring is the perfect time for a new beginning or, perhaps, just a refresh. Whether you are purchasing a brand new car or just want to refinance your current auto loan, there's no better time to finance your vehicle with ERCU!

Beginning on March 31st, you can lock in **rates as low as 4.99%** when you **purchase or refinance 2019 model vehicles and newer**. Rates and terms are subject to credit approval and model year of the vehicle.

- **2023-2025 terms up to 84 months**
- **2019-2022 terms up to 72 months**

This promotion is not available for vehicles currently financed with ERCU. For more information or to get your application started, call, stop by, or log on to VBanking to speak with a loan officer and take advantage of these Spring savings today!



Is home ownership one of your goals this spring? When you find that perfect house, we're here and happy to help with an in-house mortgage from ERCU. Our in-house mortgage offers flexibility and the security of knowing that your mortgage is held and serviced by your trusted lender, ERCU.

### First Mortgage

- Maximum \$300,000.00
- Rates as low as **6.50%**
- 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 to speak with a loan officer today. Get convenient, personal service when you switch to an in-house Real Estate loan with ERCU!



Which first lady is credited with sponsoring the first annual Easter egg roll on the White House lawn?

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: Lucy Hayes

**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

Make Instant Loan Payments on Your Terms with

## RISE Payments

With RISE Payments, you have the option to now make your loan payments online from another institution, using just an account and routing number. Simply click on the RISE button from our website home page and enter the information requested. Select the loan you would like to pay, and choose whether you'd like to make a one time payment or schedule recurring payments.

**RISE Payment**

Making your payments has never been easier, and now you have control with RISE Payments. Ask a representative from you local ERCU branch for more information.



Make your credit card payments at your convenience with eZCard Info. Simply click the link from our website to create your account today!

### Check out our Sur-charge Free ATMs



**MONEY-CONNECT ATMS**  
 SALES & SERVICE



Look For this Logo For Shared ATM Locations

Did you know ERCU members have access to over 30,000 sur-charge free ATMs across the country with the CO-OP, and Money-Connect networks? Money-Connect is also adding new locations for their ATMs. You can find links to their additional locations on our website at [www.ercu.org](http://www.ercu.org).