

Summer 2022

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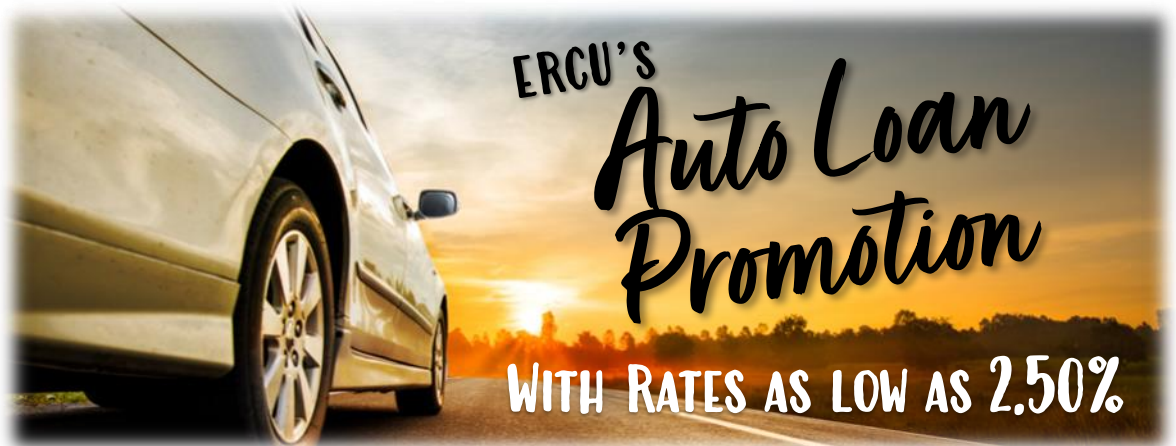
Heath Mashburn

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

THERE'S STILL TIME TO SAVE DURING



For a limited time 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. **Hurry, these rates won't last long!**



Need some extra cash for the summer? If your accounts are in good-standing, you may be eligible for our **Skip Pay** program. For a \$45 fee per loan (due immediately upon request), you may skip either July or August's loan payment.

(Real estate loans are not eligible for this program.)

July Deadline: July 27, 2022

August Deadline: August 29, 2022

Call or stop by to speak with a representative for more details!

In House Real Estate Loans Rates as low as 2.99 %



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%** for a limited time
- 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 with ERCU!

Take Advantage of Our Low Rate Signature Loans!

Need a vacation? Have some home repairs you need to make? Maybe you have some debt you need to consolidate. No matter what your needs, ERCU has you covered with our low rate signature loans. Right now, you can take advantage of our promotional rates as low as 5.25%. Call or logon to VBanking today to see if you qualify. These special rates are only here for a limited time, so act now!



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
- 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.

Headed out of town for a Summer Vacation?

Be sure to call and place a travel alert on your debit card to help prevent potential fraud and to ensure a smooth trip!



Holiday Closings

July 4 - Independence Day

September 5 - Labor Day

October 10 - Columbus 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

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