



Employee Resources CREDIT UNION

Summer 2025

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Vice-President of Lending

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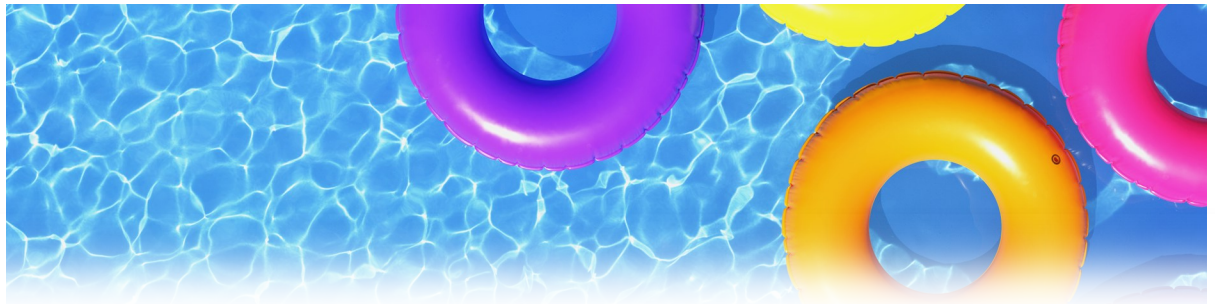
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Andria Smith

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Make a Splash this Summer with ERCU's

Summer Skip Pay

Float your payments, and keep some extra cash this 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 July's loan payment.
(Real estate loans are not eligible for this program.)

July Deadline: July 28, 2025

Ask one of our representatives for more details!



There's Still Time to Take Advantage of our Auto Loan Promotion, with Rates as Low as 4.99%

You can still 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.
This promotion ends on July 31, 2025, so act fast! Call or stop by your
local branch to see if we can help you save!

Konda Bowling Recognized as 2025 Credit Union Hall of Fame Inductee



Konda Bowling, President and CEO of ERCU, became the newest inductee to the Credit Union Hall of Fame at the Tennessee Credit Union League's annual convention. The convention was held in Gatlinburg, TN in April of this year and was Kentucky Derby themed.

Konda began her career with the Murray Ohio Savings Association in 1986. She has since helped grow what we now know to be Employee Resources Credit Union into a multifaceted financial institution, servicing 5 counties and over 23,000 members. Her leadership has led the Credit Union through many major events starting with a checking account program and including all of our current member services, asset growth from \$19 million to \$180 million, community charter conversion, 2 name changes, 5 additional branches, and 2 mergers. We are extremely proud of her and congratulate her on this well deserved honor!



TRIVIA

What summertime favorite treat was first introduced at the St. Louis World's Fair in 1904?

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

Ice Cream: Answer: Trivia

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

TRAVEL NOTICE



If you are planning to travel this summer, be sure to contact your local branch to place a notice on your debit card. To prevent any inconvenience while traveling, please let us know of the destination and dates you will be traveling. If you receive notifications from our Fraud Center while traveling, please respond promptly to prevent your card from being flagged for potential fraud.



Are you on Facebook? So are we!
Like and follow ERCU to keep up with our latest news and promotions

HOLIDAY CLOSINGS

July 4—Independence Day
September 1—Labor Day

ERCU is now a part of the Allpoint ATM Network!!

Members can now use their cards at thousands of Allpoint ATM locations without incurring any fees!



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.