

Spring 2021

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**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**

Great Auto Loan Rates are Back!



Once again, we are offering special auto loan rates for a limited time! Right now you can lock in **rates as low as 2.50%** when you purchase or refinance **2015 or newer vehicles**. These great rates are available for both consumer and business loans. Rates and terms are subject to credit approval and model year of the vehicle.

- **2019—2021 terms up to 84 months**
- **2015—2018 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! Our **VBANKING** service is also available. You can connect with a loan officer through video chat and receive the same personal service you have always received. This service is one more way we can serve you using our virtual branch. It is safe, secure, and convenient without having to come by a branch location in person. You can connect using a smartphone, tablet, laptop, or computer.

In House Real Estate Loans

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%**
- 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!



SPRING INTO SAVINGS

Unsecured Signature
Loan Rates as low as
5.25%

Special rates are now available for our signature/unsecured loans! Need some extra cash for those home renovation projects? Planning a spring vacation? Need to consolidate some of your high interest debt? Now is your chance to lock in **rates as low as 5.25%** and **terms up to 60 months**. Rates are subject to credit approval.

Call and speak with a loan officer today to see if we can help you save! Our **VBANKING** services are also available.

BE ADVISED...

The rate of fraudulent activity has been on a rise throughout 2020 and 2021. It is more imperative now than it ever was to be cautious about using your financial information online and over the phone. Our fraud center is diligently watching for suspicious and fraudulent activity. We urge you to please do your part to help us keep your account safe.



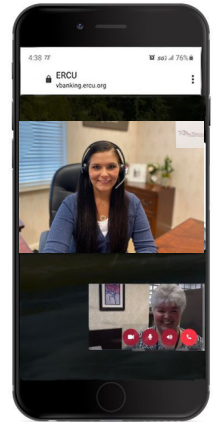
For lost or stolen cards, contact one of the numbers below:

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

Have You Checked Out **VBANKING?**

Take ERCU with you wherever you go with our virtual branch, **VBANKING**. With the click of a button, you can safely and securely connect with a live representative who can help you with a range of ERCU services including:

- **Opening Accounts**
- **Applying for a Loan**
- **Account/Debit Card Support**
- **Secure Document Signing**
- **Mobile Banking Support**
- **Credit Card Payments**
- **And More!**



Business hours for **VBANKING** are Mon.-Fri., 8-4:30. If you're interested in a contactless banking experience, then connect with us on **VBANKING**. Click the **VBANKING** button on our website or download our free app today!

Holiday Closings

May 31 - Memorial Day
July 5 - Independence Day
(Observed)



Look For this Logo For
Shared ATM Locations

Check out our
Sur-charge Free ATMs



Money Tower Network

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