

Summer 2020

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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

Summer 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 2.25%** when you purchase or refinance **2014 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.

- 2018—2020 terms up to 96 months
- 2014—2017 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 speak with a loan officer today!

New IN-HOUSE REAL ESTATE LOANS!

New rates and options are now available for in-house Real Estate loans! We will continue to offer FHA, VA, and USDA loans on the secondary market through AmeriCU. However, with an in-house Real Estate option, your loan will be held and serviced exclusively by ERCU.

First Mortgage

- Maximum \$300,000
- Rates as low as **2.99%**
- Fixed rate for 10, 15, or 20 years
- 5 year/5 year arm - 30 years

Home Equity

- Maximum \$75,000
- Home Equity fixed rate - 15 years or less
- HELOC - adjustable rate - 15 years or less

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!

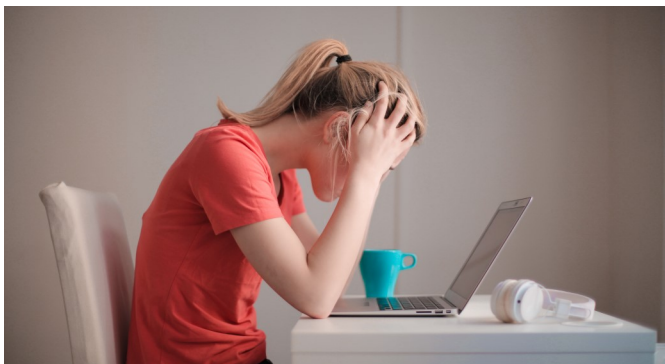


Upcoming Holiday Closings:

- ♦ July 4 - Independence Day
- ♦ September 7 - Labor Day

UNSECURED LOANS AND VISA CREDIT CARDS

Not sure how your budget will add up for the month? Do you need help with bills or miscellaneous expenses? Employee Resources Credit Union is here to help. Our unsecured loans offer an easy way to take some stress out of your life. Loan amounts range from \$500 to \$7,500.00 with interest **rates as low as 4.99%**. We also offer Visa credit cards with no annual fees and no balance transfer fees and rates as low as 8.99% - balance transfers 4.99% for first 6 billing cycles. Call your local branch to speak with a Loan Officer and find out how you can take control of your finances.



If your VISA debit or credit card has been lost or stolen, please report it immediately to one of the following numbers:

Credit Cards – 1-800-322-8472
Debit Cards – 1-866-546-8273
Blocked Card - 1-800-417-4592
Pin Change - 1-888-793-4362

We're glad to announce that our lobbies are once again open to the public. However, like many other facets of everyday life, our operations



have changed in order to maintain a safe and healthy environment for our members. We will continue to use social distancing practices and ask that you please use our floor guides when entering any of our branches. We have also made changes to the way we process loans and new accounts/account changes. In order to keep close contact to a minimum, we will gather essential information from members via phone, email, or over the counter. Our Loan Officers and Member Service Reps will then contact you to set up an appointment. At this point, members will meet with loan officers or MSR's to finalize any paperwork and to ask any final questions.

We thank you for your patience with us as we make these transitions. We are happy to help you in any way that we can. For more information regarding our new operations, please contact your local branch.



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