



# Employee Resources CREDIT UNION

Winter 2026

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**President/CEO**

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Lending**

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*Andria Smith*

**Join Digital Banking  
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**Visit our website at  
[www.ercu.org](http://www.ercu.org)**

**Call Audio Banking  
Anytime!  
Within Lawrenceburg:  
762-7513  
Toll Free  
1-855-888-ERCU**

## THE CLOSE OF AN EPIC CHAPTER

### ERCU CEO, Konda Bowling, to retire after 39 years of service

January 2026 will note a bittersweet landmark in the history of Employee Resources Credit Union as longtime devoted executive, Konda Bowling, completes her tenure as President and CEO.

Konda began her career with what was then the Murray Ohio Savings Association in December of 1986. Over the course of the last 39 years, she has served in every department of the credit union and has been the driving force for immense changes in daily operations and member services. Konda was named the third President and CEO of ERCU in October of 2008, maintaining two branch locations and an asset size of 19 million.



As CEO, Konda lead ERCU through many major events. The start of our checking account program, including all of our current member services, community charter conversion, 2 name changes, 4 additional branches, 2 mergers, and an asset size of 181 million are just some of the landmarks of her leadership. Her dedication to our members and staff has been unwavering throughout the years. In April of 2025, Konda was inducted into the Credit Union Hall of Fame. This accolade stands as a testament to the impact she has had on ERCU as well as our community as a whole.



While her time as CEO is coming to a close, she's not finished with Employee Resources Credit Union just yet. We are thrilled that she will continue serving ERCU as a member of our Board of Directors. We wish her all the best in her new chapter of retirement and want to extend our deepest gratitude to her for all that she has done to make ERCU the one-stop financial institution we have grown to be!



## Mortgage Rates are on the Decline!

Now is the Time to Consider Refinancing with ERCU

Our in-house mortgage offers flexibility and the security of knowing that your mortgage is held and serviced by your trusted lender, Employee Resources Credit Union.

**Rates as Low as 5.5%**

- Fixed Rate – 10 Years
- Fixed Rate – 15 Years
- 5 Year/5 Year ARM – 30 Years
- 10 Year/1 Year ARM – 30 Years



Call to speak with our Mortgage Officer today!



Join us as we celebrate our devoted CEO, Konda Bowling, and her 39 years of service to ERCU!

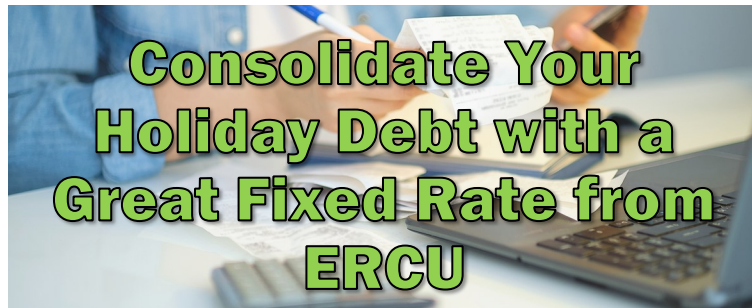
**WHEN:** January 15, 2026 from 3-6pm

**WHERE:** The Vaughan Venue in Lawrenceburg, TN



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**



Don't start the new year with multiple high interest bills! Transfer those balances to a single card or signature loan with ERCU!

### VISA Credit Card

- \$500-\$15,000 limit
- Interest Rates as low as **10.99%-17.95%**
- **4.99%** Balance Transfer Rate for the 1st six billing cycles
- **No Balance Transfer Fees**
- No Annual Fees

### Signature Loans

- \$500-\$7500
- Interest rates from **9.25%-17.95%**
- Terms up to 60 months

Call or stop by to speak with a Loan Officer today!



## Check out our Sur-charge Free ATMs



Did you know ERCU members have access to thousands of sur-charge free ATMs around the world with the CO-OP, Allpoint, and Money-Connect networks? You can find links to their locations on our website at [www.ercu.org](http://www.ercu.org).

**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**  
507 E Main Street  
Adamsville, TN 38310  
P: 731.632.1168  
F: 731.632.1340