

Winter 2022

Board of Directors

Chairman

Marie Hurren

Vice –Chairman

Danny Lucy

Secretary

Sheila Methvin

Directors

Vicki Engelhardt

Darrin McKamey

Bill Pettus

Barbara Norman

Jeff Jordan

David Johnson

Supervisory Committee

Joan Knowis

Executive Staff

President/CEO

Konda Bowling

Exec. Vice-President

Doug Barnett

Vice-President of Operations

Brittany Mitchell

Vice-President of Lending

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**



Consolidate & Save With ERCU's Low Interest Credit Card

Don't start the new year with multiple credit card bills! Transfer those balances to a single Card with ERCU. Our Visa Credit Cards offer features such as:

- \$500-\$15,000 limit
- Interest Rates as low as **8.99%-15.99%**
- **4.99%** Balance Transfer Rate for the 1st six billing cycles
- **No Balance Transfer Fees**
- No Annual Fees

Contact your local branch to see how you can consolidate and save!

ERCU's 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 to speak with a Loan Officer for more details. Get convenient, personal service when you switch to an in-house Real Estate loan with ERCU!

Access the Full Service of ERCU with **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!



Download our free
VBANKING App
from the App Store
or Google Play Store



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



Want Faster Access to your ERCU Statements?

When you sign up for E-statements from Employee Resources Credit Union, you can access your statements from anywhere through online banking or our mobile app. You can opt in for E-statements from either of our online services. Contact your local branch for more details.

HOLIDAY CLOSINGS

January 1 - New Year's Day
 January 17 - Martin Luther King, Jr. Day
 February 21 - President's 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