

**Winter 2023**

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David Johnson

Joan Knowis

Cindi Gillham

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**Vice-President of Branch**

**Operations**

Doug Barnett

**Vice-President of**

**Operations**

Brittany Mitchell

**Vice-President of**

**Lending**

Heath Mashburn

**Vice-President of**

**Accounting/IT**

Andria Smith

**Join Digital Banking today by clicking the ENROLL NOW link on our Website or Mobile App.**

**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**



# Need a Low Stress Solution for your Holiday Debt?

## Consolidate your Bills with our Low-Rate VISA 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

Call or stop by your local branch today for more details.



## Let Your Savings Soar with ERCU's CD Special

We want to help you take your savings to the next level! With a qualifying minimum deposit of \$5000.00, you can receive our best rate on 12 month CDs:

- **12 month - 3.80%** with 3.85% APY

Rates are subject to change at any time, and early withdraw penalties may apply. Call or stop by your local branch to see how we can help you start saving today!

# 2023 Happy New Year!

We'd like to thank all our members for their continued business and trust! May your 2023 be filled with health, happiness, and prosperity!

## Contact Information

Has any of your contact information changed this year? Have you moved or received a new phone number? Have you changed your primary email address? If any of these apply to you, please give us a call so we can update your account. This information is used to alert you of important account information, so please help us ensure it is delivered correctly.



Which country has won the most medals throughout Winter Olympic history?

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**

Trivia Answer: Norway

**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

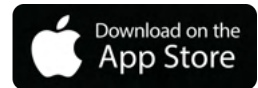
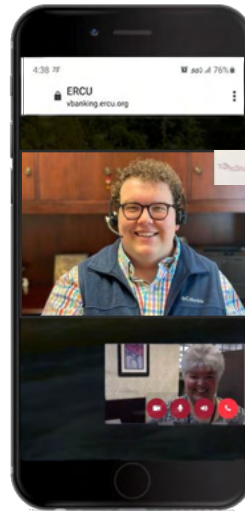
**LEXINGTON BRANCH**  
 330 West Church Street  
 Lexington, TN 38351  
 P: 731.968.8746  
 F: 731.968.0039

**ADAMSVILLE BRANCH**  
 105 N. Oak Street  
 Adamsville, TN 38310  
 P: 731.632.1168  
 F: 731.632.1340

# VBANKING

Connect virtually with a live ERCU Representative from wherever you are. Simply click the VBanking button on our website, or download our free app.

Available now on the App Store & Google Play Store



## Holiday Closings

January 2—New Year's Day  
 January 16—Martin Luther King Jr. Day  
 February 20—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, Money Tower, and Money-Connect networks? Find links to their locations on our website under "Branches & ATMs."