

Employee Resources CREDIT UNION

MAIN OFFICE
2135 N Locust Avenue
Lawrenceburg, TN 3846
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

Spring 2017 Newsletter

Board of Directors



Chairman
Marie Hurren

Vice-Chairman
Danny Lucy

Secretary
Vicki Engelhardt

Directors
David Johnson
Jeff Jordan
Darrin McKamey
Barbara Norman
Bill Pettus
Sheila Methvin

**Supervisory
Committee**
Joan Knowis
Jeremy Aaron

Executive Staff



President
Konda Bowling

DON'T MISS OUT ON THESE GREAT AUTO RATES!



VEHICLES **2011-2017**,
PURCHASE OR REFINANCE,
AS LOW AS **2.5%**

Are you looking for a lower rate on your current Auto loan? Are you ready to trade in your current vehicle for a newer model? We are here to help with rates as low as 2.5% on the purchase or refinance of a 2011 or newer vehicle, with qualifying credit. Vehicles currently financed with ERCU are excluded from this promotion. This low rate begins April 1, 2017. Check with one of our loan officers at any of our four locations. They are ready to help save you money.

REMOTE DEPOSIT CAPTURE BEGINNING MAY 2017!!!

- All members must enroll.
- Members must be enrolled in mobile/home banking.
- Check with your local branch to see if you qualify.

 WWW.ERCU.ORG 

(Over)

Employee Resources CREDIT UNION

NEW \$300 DAILY LIMITS

ERCU has now increased your daily withdrawal limits at ATMs to \$300.00 in a 24-hour time period. This limit was raised on our ATMs and on our debit card. ATMs owned by other financial institutions may still have a lower maximum withdrawal limit, so multiple transactions must be made in order to reach the Debit Card's \$300.00 limit. Check with a branch near you for more information.

COMING THIS SUMMER EMV CHIP CARDS



EMV Chip Cards will be available to our members this summer. These cards will be issued at account opening and upon member request. Contact your local branch office to request your card upon availability.

WE HAVE A MOBILE APP!!!

For Android users, the app is now available in the Google Play Store. The new Mobile App should be available in the iPhone App Store by the end of April, 2017 or sooner. Just search for Employee Resources Credit Union or ERCU Mobile and download the new app for faster mobile access to your account.

MEMBER PRIVILEGE UPDATES

We have updated our Member Privilege courtesy pay program for our checking accounts. Member Privilege allows the checking account balance for qualifying members to be negative up to \$300.00. A \$25 per transaction fee will apply. This program gives members the peace of mind that transactions will not be returned or rejected when unexpected expenses or balancing mistakes cause the checking account balance to be in the negative. Here are a few of the recent changes to this program:

- Fresh-Start Work-Out Program now available for members with negative checking account balances. Check with us for more details.
- You can now access the full \$300 Member Privilege at our locals ATMs.
- You can only access Member Privilege funds through our Checks, Auto-drafts, ATM, Debit Card and other electronic transactions.



HOLIDAY CLOSINGS:



WE WILL BE CLOSED MONDAY, MAY 29, 2017
IN OBSERVANCE OF MEMORIAL DAY.
WE HOPE YOU HAVE A HAPPY AND SAFE
HOLIDAY!!!

AUDIO BANKING



24 HOUR ACCESS CALL ANYTIME!!!
WITHIN LAWRENCEBURG: 762-7513
TOLL FREE: 1-855-888-ERCU (3728)

DON'T FORGET TO SIGN UP FOR E-STATEMENTS FOR
FASTER ACCESS TO YOUR STATEMENTS.



Look For this Logo For
Shared ATM Locations

ATM NETWORKS



Money Tower Network

We are members of the CO-OP ATM Network and
the Money Tower ATM Networks.

Look for these free ATM's across the country.

ATM locator Apps are available for both networks.