

*Spring 2019*

**Board of Directors**

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*Marie Hurren*

**Vice –Chairman**

*Danny Lucy*

**Secretary**

*Sheila Methvin*

**Directors**

*David Johnson*

*Jeff Jordan*

*Darrin McKamey*

*Barbara Norman*

*Bill Pettus*

*Vicki Engelhardt*

**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*

**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**



**YOU ASKED FOR IT ..... NOW IT'S BACK!**

**AUTO LOAN PROMOTION  
RATES AS LOW AS **2.99%****

Have you been thinking about buying a new or used vehicle? Are you tired of paying high interest rates on your current car loans? Take advantage of our auto loan promotion starting April 1, 2019!

For a limited time, our members may take advantage of rates as low as **2.99%** on the purchase or refinancing of a **2013 or newer vehicle**, with qualifying credit. These great low rates are available for both Consumer and Business loans. Please note that this promotion does not include the refinancing of a loan already held with Employee Resources Credit Union. If you've been putting off the purchase of a new or used vehicle, you will not want to wait any longer. Check with a loan officer at any of our four branches today. They are ready to help you save money.

# Business Accounts and Business Lending



- \$5.00 Minimum Balance
- No Monthly Service Charge
- No Per Transaction Fees
- Mobile Banking
- Bill Pay
- Remote Deposit Capture
- Instant Issue Debit Cards
- Merchant Services Available
- Application fees as low as \$75.00
- Quick Decisions—usually within 24-48 hours
- Same low interest rates as consumer loans
- Loans for Equipment
- Loans for Vehicles
- Loans for Real Estate
- Visa Credit Cards

Check with our branch nearest you for more information on business savings and checking accounts as well as business loans and credit cards.

## Safer Way To Bank

**Employee Resources Credit Union** offers many of today's latest technologies to make banking more convenient for our members. Using our online banking, mobile banking, or Bill Pay services will most definitely save you lots of time. But, did you know using these free services also makes your banking experience safer?

Studies have shown that people who bank online view their accounts much more often than people who bank the typical way. Accessing your account often is the best way to notice if something unusual is going on with your account. And, with identity theft becoming more and more common, this means you'll notice anything strange and be able to stop it before it gets out of control.



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

## Don't forget about our Mobile Services!!!

### 2019 HOLIDAY CLOSINGS:

- ◇ May 27, 2019 Memorial Day
- ◇ July 4, 2019 Independence Day
- ◇ September 2, 2019 Labor Day
- ◇ October 14, 2019 Columbus Day
- ◇ November 11, 2019 Veteran's Day
- ◇ November 28, 2019 Thanksgiving Day
- ◇ December 25, 2019 Christmas Day

### Check out our Sur-charge Free ATMs

Did you know ERCU members have access to over 30,000 surcharge 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