

Employee Resources CREDIT UNION

MAIN OFFICE	REMKE AVE DRIVE-THRU	PULASKI BRANCH	WAYNESBORO BRANCH	LEXINGTON BRANCH
2135 N Locust Avenue Lawrenceburg, TN 38464 P: 931.766.9288 F: 931.762.0583	1604 Remke Avenue Lawrenceburg, TN 38464 P: 931.766.9288 F: 931.244.7424	1700 West College Street Pulaski, TN 38478 P: 931.363.9920 F: 931.363.9922	321 Dexter Woods Blvd. Suite A Waynesboro, TN 38485 P: 931.722.9110 F: 931.722.9116	330 West Church Street Lexington, TN 38351 P: 731.968.8746 F: 731.968.0039

Winter 2017 Newsletter

Board of Directors



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Vice-Chairman

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Konda Bowling

Holiday Skip Pays Still Available!!

Still needing a little extra cash after the holidays? Come by your local branch today to sign up for our Skip Pay program before time runs out. Excludes Real Estate Loans and must be in good standing on all accounts. The deadline for January is January 26, 2018.



**Do you have multiple credit card payments after the holidays?
How high are the interest rates on these cards?**

We have a solution!

- **4.99% on Balance Transfers on the first six billing cycles**
- **No Transfer Fees**
- **8.99% to 15.99% after six months**
- **Easy, convenient payment methods available –make payments at your local branch, by mail, online, or set up auto payments.**

**Attention all members with loans!!!
Our late fee grace period will be changing February 1, 2018 from 15 days to 10 days after the loan's due date.**


- Have you checked out all of our mobile services?**
- Mobile App
(Downloadable from iTunes or Google Play Store)
 - Mobile Bill Pay
 - Remote Deposit Capture
 - Mobile Check View

New EMV Chip Debit Card? 


Do you have your EMV Chip debit card? If not, please stop by our local office to receive your blue EMV Chip debit card. While you are there you can even select your own PIN.

New 2017 Executive Staff

Doug Barnett – Executive VP
 Brittany Mitchell – VP of Operations
 Heath Mashburn – VP of Lending




Look For this Logo For Shared ATM Locations



Money Tower Network

Don't throw money away on unnecessary ATM fees. We have ATMs at every branch. We also have access to surcharge free ATMs across the country with the CO-OP and Money Tower Networks. ATM locator Apps are available for both networks.



What A Year!

In 2017 we worked very hard to provide our members with the most up to date services available. In the spring of 2017 we started offering EMV Chip Debit Cards to our membership. We also implemented our Debit Card Instant Issue program. This allows members to visit any of our branches to have a new or replacement EMV Chip Debit Card printed and select their own PIN in just a few minutes. We made upgrades to our mobile services in 2017. We introduced our new mobile App which is available thru iTunes or Google Play. We now have a more user friendly mobile banking service, mobile Bill Pay, and a mobile check viewing service. Another highly anticipated mobile service made available in 2017 was Remote Deposit Capture. We would like to thank you for your membership and for helping us make 2017 another great year. The staff and management of ERCU look forward to serving our members in 2018.

Do you want access to your statements 24/7? Sign up for E-STATEMENTS at your local branch today.



HOLIDAY CLOSINGS:

We will be closed January 15, 2018 in observance of Martin Luther King Jr Day and February 19, 2018 in observance of President's Day.