



Winter 2025

Board of Directors **Chairman**

Danny Lucy

Secretary

Sheila Methvin

Directors

Vicki Engelhardt Bill Pettus Barbara Norman Jeff Jordan David Johnson Cindi Gillham Brent McKamey Becky Barnett

Executive Staff President/CEO

Konda Bowling

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

Call Audio Banking Anytime! Within Lawrenceburg: 762-7513 **Toll Free** 1-855-888-ERCU

Make Instant Loan Payments on Your Terms with

A New Service from ERCU

With RISE Payments, you have the option to now make your loan payments online from another institution, using just your account and routing number. From our website, www.ercu.org, simply click on the RISE button from our home page and enter the information requested.

Next, you will be able to see your loans listed, and choose to make a one time payment or schedule recurring payments. You can set up to have the full amount drafted or a custom amount. If you want to have all your future loan payments automatically drafted from another institution, this will allow you to set that up. You will choose your payment option and then enter the account and routing information from your other institution:

		e the actual pay-off amount, pay-off a nay be posted to your account on the f	CARLO SELECTION OF THE SECOND	est due.		
As Of Date : 12/19/202	24					Search:
Loan Collateral	Loan Number	Principal Balance	Payment Amount	Past Due Amount	Next Payment Date	Options
	****332	\$55,922.95	\$1,177.82	\$0.00	01/22/2025	Pay Now Schedule

AY FROM ACCOUNT	AMOUNT TO PAY
rst Name * Last Name *	O Payment Amount: \$ 1,177.82
count Type *	O Custom Amount
uting Number *	SCHEDULE DETAILS
count Number *	"If the payment date falls on a weekend/holiday it will be processed on the previous business day.
nfirm Account Number *	Payment Frequency * First Payment Date *
ting Number & Account Number can be found at the bottom of your check.	 No End Date: Payment initiation will start on the First Payment Date and reoccur based on frequency until the principal balance equals 0.00 or until you cancel the schedule.
1210	Set a Final Payment Date: Payments will reoccur based on the frequency chosen until the Final Payment Date, or until the principal balance equals 0.00 or until you cancel the schedule, whichever happens first.

Making your payments has never been easier, and now you have control with RISE Payments. Ask a representative from you local branch for more information.



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

- \$500-\$15,000 limit
- Interest Rates as low as 10.99%-17.95%
- 4.99% Balance Transfer Rate for the 1st six billing cycles
- No Balance Transfer Fees
- No Annual Fees

Call or stop by to speak with a Laon Officer today!

HOLIDAY CLOSINGS

January 1—New Year's Day January 20—Martin Luther King Jr Day February 17—Presidents' Day



What is the name given to a year-round frozen ground in polar regions?

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: Permafrost

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

2025 Pappy New Year! Our deepest gratitude goes out to all of our members for your continued trust and business. May your new year be blessed with good fortune and prosperity!

REAL-TIME PAYMENTS



New from ERCU

Tired of waiting for your deposits from services such as Venmo, DoorDash, PayPal, or Uber? The wait is over with Real-Time Payments from ERCU! Now, you can transfer your funds and have them instantly available in your account using your account and routing number. You no longer need to pay any fees for quicker deposits through your debit card. Get access to your funds when you need them with Real-Time Payments!

Call or stop by your local branch for more information!

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-Connect networks? Money-Connect is also adding new locations for their ATMs. You can find links to their additional locations on our website at www.ercu.org.

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