



The Credit Union
ADVANTAGE
 Helping You Achieve Financial Security
 Fall 2016

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 Office Hours: Mon-Fri: 7:30am-5:30pm

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JOY FLECKLES *Retires*

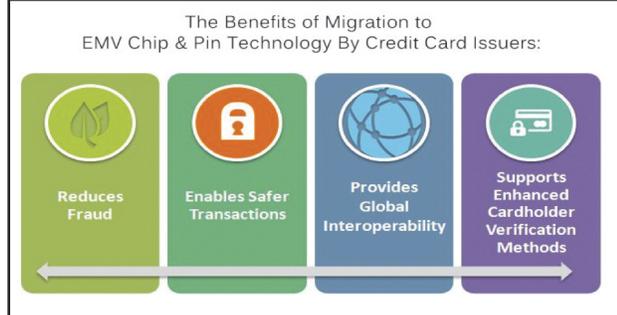
As many of you know, Joy Fleckles retired from ERCUCU on August 26, 2016. Joy had been with the credit union for almost 14 years. Her dedication, love, and enthusiasm for our credit union will certainly be missed. She is one that compassionately loves ERCUCU, and our members. Joy, we know you will enjoy each day to the fullest! HAPPY RETIREMENT! Life is calling!



We wish you a future that is worth every bit of hard work and dedication you gave!

Chip Cards a Great SUCCESS

We had our launch of the Debit Cards with the chip in May of this year. So far they have been a great success and the fraud activity has dropped tremendously. The only few fraud charges we have seen come through are the cards that have not activated their new chip card.

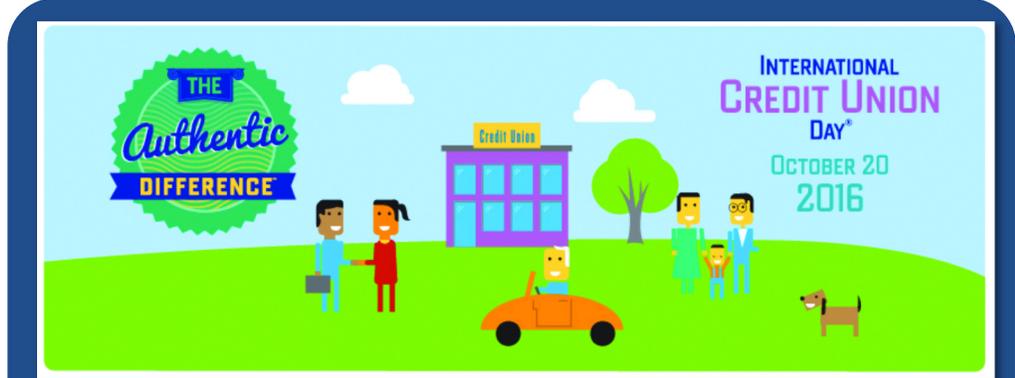


If you have received your chip card in the last few months please take the time to activate or give us a call and we will gladly do it for you in seconds. This will help protect you as well as us for any future fraud cases. If you have not received a chip card please give us a call at the credit union so we can take care of this for you as soon as possible. Thank you!

- 2016 Holiday Closing**
- Oct 10Columbus Day
 - Nov 11Veterans Day
 - Nov 24Thanksgiving Day
 - Dec 26Christmas Holiday

ERCUCU wants to **thank the volunteers** who give many hours of their time selflessly. Your Board members, Supervisory Committee members, Credit Committee members, and Membership Officer does such a fantastic job for ERCUCU.
Thank you again!

WE'RE HERE TO HELP.
 For more information, contact ERCUCU at 336-723-0619.



International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948. The day is recognized to reflect upon the Credit union movement's history and to promote its achievements. It is a day to honor those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry and show members our appreciation.

"Credit unions differ — in both philosophy and structure — from other financial institutions," said Brian Branch, World Council president and CEO. "In addition to community commitment and positive economic and social change, we put people before profit to provide all members with affordable financial services. This is the authentic difference that makes a real impact in our world."

Real Time is HERE and NOW!



The moment we have all waited for has finally arrived! We are officially real time transactions as of August 24th, 2016. You will no longer have to wait 2-3 business days for a transaction to clear; this will go through immediately after you have processed it. The updates on your balance will be done more frequently so you will not have to wait for the next update to be run to have access to your money. We are very excited for this transition and look forward to hearing the positive feedback!

Car Loans Rate Do-Overs

While mortgages are getting most of the refinancing attention, don't overlook your car loan. In many cases, it can be smart to refinance a car loan, too. There are two potential rewards: You can trim monthly payments, and you could reduce the overall cost of the vehicle.

Unlike many other lenders, your credit score does not determine your interest rate. We offer a single rate for qualified vehicle loans. If your vehicle doesn't qualify under normal procedures, you can use our car buy-back program. When you refinance the vehicle at ERCU we will reduce your interest rate by 25%. This loan program includes ANY titled mode of transportation: cars, trucks, RV's, boats, motor homes, and motorcycles.

Say you've been paying on a \$35,000 car

loan for two years, originally set up as a six-year loan at 8.5% with a \$622 monthly payment. If you can refinance the last four years of that loan at even 5.5%, your new monthly payment will be \$587, and you'll pay \$1,680 less for the loan overall.



If reducing monthly payment isn't your objective, accelerate your loan payoff by maintaining the same monthly payment.

In this example, you'd cut three months off your loan term and be car-loan free in 45 months.

Factors that will affect your refinance: age and condition of the car, your credit score, other debt obligations, employment stability. Talk to an Emergency Responders Credit Union staffer today to assess your refinancing opportunities. You might reduce your debt and increase your cash flow at the same time.

Historical Facts.....

FIREFIGHTER FACTS:

In 1631, Boston's Governor John Winthrop outlawed wooden chimneys and thatched roofs. In 1648, the New Amsterdam governor Peter Stuyvesant appointed four men to act as fire wardens. They were empowered to inspect all chimneys and to fine any violators of the rules. The city burghers later appointed eight prominent citizens to the "Rattle Watch" - these men volunteered to patrol the streets at night carrying large wooden rattles. If a fire was seen, the men spun the rattles, then directed the responding citizens to form bucket brigades. On January 27, 1678 the first fire engine company went into service with its captain (foreman) Thomas Atkins. In 1736 Benjamin Franklin established the Union Fire Company in Philadelphia.

George Washington was a volunteer firefighter in Alexandria, Virginia. In 1774, as a member of the Friendship Veterans Fire Engine Company, he bought a new fire engine and gave it to the town, which was its very first. However the United States did not have government-run fire departments until around the time of the American Civil War. Prior to this time, private fire brigades compete with one another to be the first to respond to a fire because insurance companies paid brigades to save buildings. Underwriters also employed their own Salvage Corps in some cities. The first known female firefighter Molly Williams took her place with the men on the dragropes during the blizzard of 1818 and pulled the pumper to the fire through the deep snow.

On April 1 of 1853, Cincinnati OH became the first professional fire department by being made up of 100% full-time, paid employees.

EMS FACTS:

- The word ambulance is derived from the Latin "ambulare" which means to move about. It was used to describe the lifting or moving about of patients on two-wheeled carts. The Spanish first used such carts for emergency transport in 1487.

- In 1948, the first defibrillation took place in an operating room on patient undergoing lung surgery. When the patient's heart stopped, the surgeon performed internal massage on the man's heart while a make-shift defibrillator was rigged. Operating room workers hooked two copper electrodes to an examining lamp, touched the other ends to the man's heart, and shocked it into normal rhythm.

- The first EMS system in the US was located in Cincinnati Ohio in 1865. Hospital interns used horse-drawn wagons as ambulances.

- In 1966, before the conception of EMS, patients were transported in mortuary vehicles.

- In 1969, Maryland established the first statewide EMS system which included an air ambulance.

- Paramedics used to treat a flail chest with sandbags.

LAW ENFORCEMENT FACTS:

1902
Fingerprinting is first used in the United States by law enforcement.

1914
The Berkeley (CA) Police Department becomes the country's first agency to have all patrol officers using automobiles.

November 22, 1963
Dallas Police Officer J.D. Tippit is shot and

killed by Lee Harvey Oswald after Oswald assassinated President John F. Kennedy.

September 1968

Betty Blankenship and Elizabeth Robinson of the Indianapolis (IN) Police Department become the first female police officers in the United States to work as patrol officers on the street. The pair is transferred from administrative assignments after meeting with Chief of Police Winston Churchill and asking to be put on street patrols.

1974

Police start wearing soft body armor to protect themselves against handgun assaults.

October 15, 1991

The National Law Enforcement Officers Memorial is dedicated in Washington, D.C.

September 13, 1994

Public Law 103-322 authorizing American Flag to be flown at half-staff on May 15, Peace Officers Memorial Day, was enacted into law.

April 19, 1995

Timothy McVeigh explodes a truck bomb that destroys the Alfred P. Murrah Federal Building in Oklahoma City. The blast kills 168 people, including eight Federal law enforcement officers: Agents Cynthia Brown, Paul Broxterman, Paul Ice, Donald Leonard, Mickey Maroney, Kenneth McCullough, Claude Medearis and Alan Whicher

NEW RATES

Effective September 1, 2016

Master Shares:	.25
Money Market Shares: \$5,000 to \$50,000	.45
Money Market Shares: \$50,000 up	.65
IRA Shares:	1.25
Family Savings:	.30