



The Credit Union
ADVANTAGE
 Helping You Achieve Financial Security
 Summer 2017

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

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- Jon Canupp Director
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- Scott Gauldin Director
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- Aaron Davis..... Associate Director

ERCUCU Staff

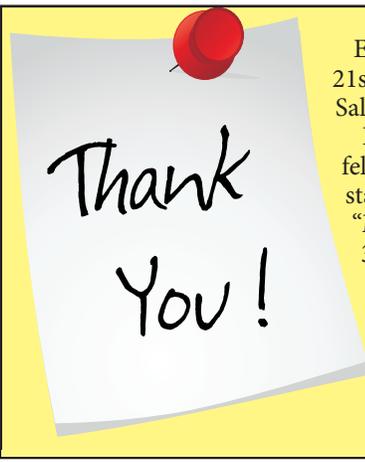
- Janita Rickett CEO
- Rebecca Meyer..... Executive VP
- Tiffany Bridges..... Generalist
- Lisa Scott..... Head Teller/
Member Service Rep II
- Jessica Frost Teller/
Member Service Rep I

2017 Holiday Closing

- July 4th.....Independence Day
- Sept. 4thLabor Day
- Oct. 9thColumbus Day
- Nov. 10thVeteran's Day
- Nov. 23rdThanksgiving
- Dec. 25thChristmas

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.



ERCUCU's 76th Annual Meeting was held on Friday, April 21st, 2017 at The Hawthorne Inn Event Center in Winston-Salem. This year we had 189 in attendance.

I want to say THANK YOU to all that came to enjoy the fellowship, food and door prizes. I also want to thank my staff, board of directors, J.C. Higgins, and Juanita Bullings "Ms. B", for surprising me this year in recognition to my 30 years.

Words can't express my heartfelt appreciation to each of you for your kind words, hugs and happy tears some shed along with me that evening. Thank you all again!

Janita D. Rickett
 CEO

Scholarship Winners!

The J.C. Higgins Scholarship winners are as follows: **Joshua Everhart, Gavin Hayes, Jerry Hurley, and Dylan Langham.**

Joshua Everhart's goal is to earn a BS degree in Health and Physical Education K-12 with a concentration in Sports Science/Coaching. Attending Appalachian State University, he plans to one day be a high school Health/PE teacher and a varsity head coach. *Best of luck Joshua!*

Gavin Hayes will be attending Appalachian State University and plans on reaching a goal set nearly 10 years ago of becoming a successful member of the workforce. The continuing education will help him remember that a col-

lege education can make an impact on the world around him. *Best of luck Gavin!*

Jerry Hurley has had a passion for music as early as age 5. As a member of his schools marching band, and performing in many musical performances from county, state, and nationals, he will continue that drive by attending High Point University pursuing his passion for music and the performing arts.

Best of luck Jerry!

Dylan Langham will be attending Western Carolina University to obtain a BS in Engineering. His passion of being in the Boy Scouts has helped his drive knowing that after college, his career will be that of service helping serve the needs of others.

Best of luck Dylan!



CHECK WITH ERCUCU FIRST



Recreational Vehicles are certainly the "fun" part of summer! Whether it is an ATV, motorcycle, boat or camper....we have you covered. If you are in the market for one of these "toys", contact the credit union TODAY....a staff member will be glad to go over all options helping assist you with your fun purchase.

Also remember our new and used vehicle loans! The rates are EXTREMELY competitive! If a new or used vehicle is

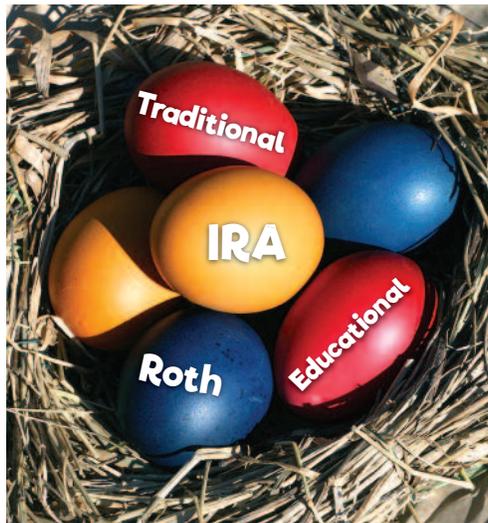
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IRA Options Explained

What is an IRA? First off, an IRA is an individual retirement account, which is a type of savings account that helps one save for retirement. We offer three types of IRAs at ERCU; Traditional, Roth, and Educational (Coverdell) IRAs. Traditional IRAs allow you to be able to contribute without taxes, however, you are taxed when you withdrawal money out in retirement. Roth IRAs won't allow you to receive any immediate tax breaks, but you are able to withdrawal tax-free.

Educational IRAs are a little different than the Traditional or Roth IRAs. Educational allows parents/guardians to make non-deductible contributions up to \$2000 per year to a child under the age of 18. The recipient won't be taxed on earnings or dividends as long as the funds are used before the age of 30 for educational expenses.

To be eligible for a Traditional IRA, anyone with earned income may contribute up to age 70 ½ and for a Roth IRA, anyone with taxable compensation and a modified adjusted gross income below a certain amount (less than \$118,000 if single; less than \$186,000 if married) is eligible. The minimum requirement to open an IRA, whether it be a Traditional, Roth, or Educational IRA, is \$1.00. For a Tra-



ditional IRA, one must start taking minimum distributions by April 1 following the year you turn 70 ½. You do not have to take minimum distributions for a Roth IRA. A great advantage for Traditional, Roth, and Educational IRAs is that they offer tax free growth which means there are no taxes levied on the dividends earned. All three IRAs are great options for retirement and/or education... but be sure to check the advantages and disadvantages of each to make your best choice!

Check ERCU

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in your future...OR if you have one financed at another financial institution...contact us today...we are here to help!

And don't forget our club accounts...we have Christmas and Vacation Club accounts. Save today for that fabulous summer vacation you have always dreamed of...or for the Christmas gifts you want to buy. These club accounts are sure to help you save for those special times!

HAVE hope | TRY new things | BE active
SEE the good | SAY "I LOVE YOU" more
CHALLENGE yourself | CHOOSE to be happy
EAT better | ENJOY today | FORGIVE more readily
READ more often | BECOME your best

NOTE! Address Change

If you have recently moved and have a debit or credit card with us, please contact us so we can have your information updated with the card processors. Also if your marital status has changed, or if you have gotten married and need to update your beneficiary information, again, please contact a staff member.



5 Tips to extend the life of your smartphone battery

Dim the screen brightness or use auto brightness

Extend the life of your battery dramatically by using auto-brightness — it adjusts the screen's brightness to ambient lighting levels. For better results turn your screen's brightness down to the lowest setting.

Keep the screen timeout short

This refers to the time it takes for your smartphone to go to sleep (Screen turns off). Every second counts here, so consider reducing that figure to 30 seconds or less.

Turn off Wi-Fi

Turn it off when you go out the door, and turn it back on only when you plan to use a Wi-Fi network.

Don't leave apps running in the background

Apps running can burn a lot of energy. By killing apps that you aren't actually using, you can drastically reduce your CPU's workload and cut down on its power consumption.

Don't use vibrate

Did you know that vibrating uses much more power than playing a ringtone does? After all, a ringtone only has to make a tiny membrane in your phone's speaker vibrate enough to produce sound.

Are YOU a credit union member? You could get a \$100 cash reward for FREE just for switching to Sprint. AND another \$50 for every line you transfer. Already a Sprint customer? Receive an annual \$50 loyalty cash reward for every line. It's our best cash rewards EVER! And one more reason why it's great to be a credit union member.

Sign up for Sprint Credit Union Member Cash Rewards now: <http://bit.ly/2jCINwJ>



You deserve a better credit card!

Go to our website, www.10-4cu.com, to access the credit card application or come by the credit union today to request the credit card that provides the benefits that you deserve!

