



The Credit Union ADVANTAGE

Helping You Achieve Financial Security
Summer 2016

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2016 J.C. Higgins Scholarship Winners

ERCUCU is proud to announce our 2016 J.C. Higgins Scholarship winners!

They are: Madison Cook, Joshua Everhart, Leah Hart, and Jonathan Stafford.

Congratulations to each of these members! ERCUCU would like to wish all 2016 graduates the best of luck and wish you well during your new journey in life!



Our 75th annual meeting this year was a HUGE success. We want to thank each of you that came! From the door prizes to the food and venue... it was wonderful!



2016 Holiday Closing

July 4Independence Day
Sept 5Labor Day
Oct 10Columbus Day
Nov 11Veterans Day
Nov 24Thanksgiving Day
Dec 26Christmas Holiday



Our members asked for real time debit cards and we at ERCUCU have listened. If you have a debit card from ERCUCU, you will discover some changes in August of this year. To better serve our members, debit cards will be “real time” then.

This means that debit charges against the balance are posted (debited) from the account balance immediately. If the card is used as a credit, it could potentially take a little longer to clear.

Due to federal banking regulations requiring that “pending” charges be paid, and not available for “stop payment” or other forms of non-payment, you could overdraw your account while appearing to have a positive balance.

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

WE'RE HERE TO HELP.

For more information, contact ERCUCU at 336-723-0619.

IDENTITY THEFT IS ON THE RISE
WHAT YOU NEED TO KNOW



ID THEFT continues to be one on the most damaging types of fraud. A 2015 Javelin Strategy & Research report found that 12.7 million Americans were victimized by identity theft in the past year, translating into a total of \$16 billion in losses.

While older adults are not the exclusive targets of ID theft,

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Your Family Can Save with the Sprint Credit Union Member Discount

Sports equipment, college savings, movies, and more ... It can be expensive to be a parent these days. Why not save where you can and get a break on your family's monthly data service with the Sprint Credit Union Member Discount. Just for being a member, your family can save these ways:

- Get a **10% discount** on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions
- Mention Corporate ID: **NACUC_ZZM**

Member Verification

To keep saving with Sprint, you need to verify your credit union membership. There are four ways to do it:

1. The free Love My Credit Union Rewards app for Android and/or iPhone.
 - Find the app by searching for "Love My Credit Union Rewards"
 - The app will prompt you to black out all confidential information on your documents
2. Fill out and fax the Sprint Verification Form (available online at LoveMyCreditUnion.org/Sprint) and supporting documents to the Sprint Corporate Accounts: 913.523.1987 or toll free: 877.687.8211.
3. Visit www.Sprint.com/verify from a mobile device.
4. Sign up for Sprint's AutoPay using your credit union checking account or credit union debit/credit card: <http://www.sprint.com/>.

With everything you're already paying for, the Sprint Credit Union Member Discount offers you some savings! Visit LoveMyCreditUnion.org/Sprint to learn more today.

Vacation Club Accounts!



ERCU offers Vacation Club savings accounts. Why not start saving today for the vacation you have dreamed of taking! ERCU makes it easy for you to squirrel away extra cash just for that! A check will be mailed to you the first of June each year for that dream cruise, the once in a lifetime journey across the dessert, or just a quick ride to one of your favorite vacation destinations.

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.



IDENTITY THEFT

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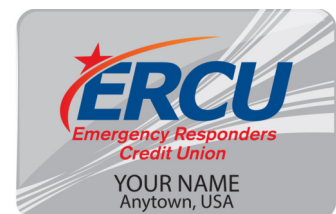
they can be especially susceptible to victimization, and the impact can be devastating. Identity thieves use the information to open new accounts, misuse checking or saving accounts, rent housing, obtain medical care or employment, or to obtain government records such as tax returns. Some thieves even use stolen identities when being charged with crimes.

The FTC offers these tips to protect yourself and elderly relatives:

- Don't give out personal information on the phone, through the mail, or over the Internet unless you've initiated the contact, can identify whom you're dealing with, and know how your information will be used and secured.
- Guard your mail and trash from theft. Deposit outgoing mail in post office collection boxes or at your local post office instead of in an unsecured mailbox. Remove mail from your mailbox promptly.
- Tear or shred your charge receipts, copies of credit applications or offers, insurance forms, physician statements, check and bank statements, and expired charge cards.
- Do not carry your Social Security card in your wallet. Rather, keep it in a secure place and give your SSN only when absolutely necessary.
- If your Medicare card has your SSN listed on it, make a photocopy of the card and use a permanent marker to black out the first five digits of your SSN only on the photocopy. Carry the photocopy of the card with you and keep your Medicare card in a secure place.
- Limit the identification information and the number of credit and debit cards that you carry.
- Keep your purse or wallet in a safe place at work and at home.
- Monitor and review your credit report annually.

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ERCU CREDIT CARDS



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!