



The Credit Union  
**ADVANTAGE**  
 Helping You Achieve Financial Security  
 Fall 2017

1777 Link Road, Winston-Salem, NC 27103-4625 • Phone 336.723.0619 • Fax 336.725.0955 • emrspcu.com  
 Office Hours: Mon-Fri: 7:30am-5:30pm

**ERCUCU Board Of Directors**

- Larry Holloman ..... President
- Marty Bowen ..... Vice President
- Rick Taylor ..... Secretary
- Jerry Amos..... Director
- Otis Belton..... Director
- Jon Canupp ..... Director
- Kelly Emerson..... Director
- Scott Gauldin ..... Director
- L. Michele Poe..... Director
- Jerry M. Brown ..... Associate Director
- 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
- Jeanne Johnston ..... Teller/  
Member Service Rep I

**2017 Holiday Closing**

- Oct. 9th .....Columbus Day
- Nov. 10th .....Veteran's Day
- Nov. 23rd .....Thanksgiving
- Dec. 25th .....Christmas

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.

We have a special 12 Month CD called the **“Secret Stache CD.”** That’s right! Deposit \$5,000 or more **\*\*NEW MONEY\*\*** and we will give you an extra special dividend rate of 1.00% APY . So gather up that “Secret ‘Stache” and bring it to ERCUCU for the dividend YOU deserve! CD deposits for this rate are for a limited time... beginning October 1, 2017 – December 31, 2017  
*\*\* Money that has not been on deposit at ERCUCU for 6 months\*\**



**SCORECARD**



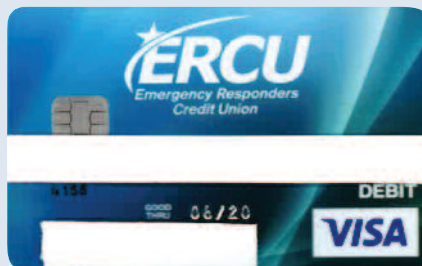
Looking to earn Bonus Points on your Credit Card purchases? Well we have the program for you! For every dollar you spend you earn one point and those points can rack up fast! Every 60 days there are offers called “Score More Rewards” where you earn extra points that vary per participating vendor up to an extra 750 points. If you don’t have an ERCUCU Credit Card...what are you waiting for? Give us a call today to

do a FREE balance transfer for you at a LOW introductory rate of 3% APR and only 9.5% APR after 6 months. If you already have a credit card with us and not reaping these benefits please check out ScoreCardRewards.com to sign up today.

We are promoting a BONUS POINTS special on our credit card program. The first 10 people to open a new credit card before November 15th, 2017 will receive 500 BONUS POINTS. If you already have a credit card with us, we will be drawing 5 people at random who have a current active account in good standing with a balance of \$250 or more on their October statement to also receive 500 BONUS POINTS. Those recipients will be notified on November 15th, 2017.

**“To improve is to change; to be perfect is to change often”**

– Winston Churchill.



you currently have a Visa Debit card—congratulations! You now have access to your savings account at the ATM!

Sometimes you may wish that ERCUCU may not change so many things, however we are just trying to be perfect for you! One recent change was we cancelled all Cash Points ATM cards. However, now all ERCUCU Visa Debit cards can be used at an ATM to withdrawal from your checking OR savings account! No more worry of having to carry around 2 cards to access both of your accounts! If you had a Cash Points ATM card, and do NOT have a Visa Debit card, contact the office today to get one ordered! If



**Membership Trunk or Treat** at the credit union office on Monday, October 30th, 2017 from 6:00 until 7:00. Hotdogs will be served from 4:30 until 6:00, with a costume contest for your ghoulish or princess beginning at 6:00. We will have fire trucks, ambulances and police cars on call passing out goodies to your little ones. The ERCUCU Staff hopes you will join us in this little festivity of fun.

ERCU was established as Winston-Salem Firemen's Credit Union on April 1, 1940. With time, many changes have taken place. For instance, changing our name to Emergency Responders Credit Union allowing all Emergency Responders in the State of North Carolina the ability to join our elite group was one of many changes. An-



other noticeable change has been staff. To ALL members, we're here to provide a warm family environment appreciating the tradition that was established many years ago. We want you to know that we're professional and your sensitive information is safe. Below is a brief BIO of each staff member. Please take a moment to get to know us.

## Our Team Players!

### Janita D. Rickett, CEO



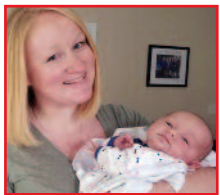
Jan has had a love for credit unions for 39 years. She has been with ERCU for 31 of those years. Loving ERCU and watching the many changes have been exciting, and challenging. Her work day begins sometime before the roosters have had a chance to crow! The love for her staff, volunteers, and HER members continues to grow! Jan and her husband Jerry have 2 children and 7 grandchildren. Her passion for music and cruising are just a few of her many interest.

### Rebecca Meyer, EVP



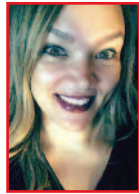
Rebecca has been with the credit union for 5 years. Currently as the Executive Vice President, she supervises the front staff, is a loan officer, works the collections, and does an array of accounting tasks. Outside of work she is happily married to her husband, Jason, who works as a Mechanical Engineer. Their hobbies include "farm life" in Belews Creek, NC, and caring for their many animals. Currently they have dogs, cats, ducks, goats and chickens, with more to come.

### Tiffany Bridges, Generalist



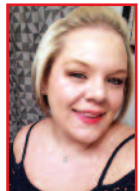
Hey guys! My name is Tiffany and I am the Generalist at ERCU. I have been happily married for 8 years with a 14 year old step son, 6 month old daughter and a 1 year old pup. I have worked for the Credit Union for 2 and 1/2 years and have loved every minute of it! If we haven't met yet please stop by and say hey, I love to put a face to a name!

### Lisa Scott, Member Service Rep II, Head Teller



Hi guys! I'm the voice that calls out from the abyss as you walk into the credit union. My office is quite literally a hole-in-the-wall, but it's a full service teller window just like the others. I've been at ERCU for two years. Five years ago, I moved from Upstate NY to Kernersville where I live with my husband, 13 year-old son, and two Great Danes. I'm grateful to be a part of the ERCU family and cherish my co-workers, our members, and the foundation this unique credit union is built on.

### Jessica Frost, Member Service Rep I, Teller



Hi, I'm Jessica! I'm 27 and love to stay busy in my free time. September will be a year I've been at ERCU. My official title is Members Services Representative I, but what that really means is I'm here to help you! I have met quite a lot of members in that time but if we haven't met yet, stop by the credit union and say hello.

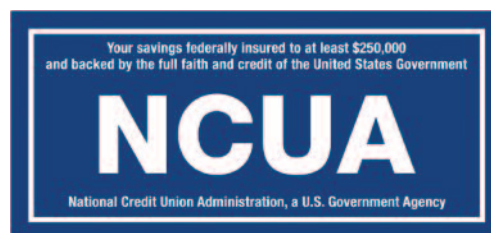
### Jeanne Johnston, Member Service Rep I, Teller



Hi Everyone! I am Jeanne... the newest face at ERCU. I as well will be your Member Service Representative, and so looking forward to meeting you! I am a mother of five children, one daughter, four sons and one grandson, plus four dogs and one cat. My favorite things to do are watch my son's play basketball and play with my grandson. Cooking, spending time with my family and baseball are my joys in life.

### YOU DESERVE A BETTER CREDIT CARD!

Go to our website, [www.10-4cu.com](http://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!



### EMERGENCY RESPONDERS CREDIT UNION FEE SCHEDULE — MASTER SHARE ACCOUNT

***Inactivity	\$10.00/year
First 26 Withdrawals	Free
27+ Withdrawals/year	\$10/each
<b>SHARE CERTIFICATE</b>	
Early Withdrawal Penalty	Up to 180 Days Dividends
<b>CHECKING ACCOUNT</b>	
Minimum Deposit to Open	\$100.00
Minimum Balance Required	\$0.00
**Monthly Fee	\$10**
Non-Sufficient Funds Fee	\$30.00
Stop Payment Fee	\$25.00
Overdraft Transfer Fee	\$2.00
Printout History	\$4.00
**unless you have direct deposit OR do not go below \$100 during the month OR have Senior Checking (65+)	

#### BILL PAY

Monthly fee	No charge
P2P transfers	\$0.50/transaction

#### COPIES

Monthly / Quarterly Statements	\$4.00 each
Checks	\$5.00 each

#### ACCOUNT MAINTENANCE

Account Reconciliation	\$20.00 per hour
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#### CREDIT UNION CHECK

Official Checks	\$5.00 each
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#### MONEY MARKET ACCOUNT

Minimum Balance required for Interest	\$5,000.00
Service Fee	No Charge

#### IRA (Individual Retirement Account)

Maintenance / Service Fee	No Charge
Transaction Fee	No Charge

#### SKIP PAYMENT ON LOANS

Skip payment fee	\$5/loan
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#### CHRISTMAS/VACATION CLUB

Early Withdrawal Penalty	\$10.00/per withdrawal
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#### DEBIT/CHECK CARD

ATM Transactions	
- First 10 per month	No Charge
- Over 10 per month	\$1.00 each
Point-of-Sale (POS) and Visa Transactions	No Charge
Maximum Daily ATM Withdrawal Limit	\$300
Maximum Daily Purchase Limit	\$750.00
Check Card (Issue)	No Charge
Check Card (Replacement)	\$5.00
Withdrawals on Non-Sufficient Funds (NSF)	\$30.00
Annual fee	\$10

#### ACH (Automatic Clearing House)

Returned Items Due to Non-Sufficient Funds (NSF)	\$30.00
Stop Payment Fee	\$25.00
ACH Withdrawals	No Charge
ACH Deposits	No Charge

#### NON CREDIT UNION CHECKS

Returned Check from Deposit	\$35.00
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#### UNDELIVERABLE MAIL

Undeliverable Mail	\$5.00 per occurrence
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#### WIRE TRANSFERS

Incoming Wire Transfers	\$14.00
Outgoing Wire Transfers	\$14.00

#### VISA GIFT CARD

Visa Gift Cards	\$3.50
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#### MASTER SHARE INACTIVITY FEE

\*\*\*ERCU has a par share value of \$25.00 for Master Share Accounts (sub account 99). If a member makes a transaction that brings their account below \$25.00, they will have 30 days to make deposits or transfers to bring their account to the par share value. No services will be offered to a member whose account is below par share value. Closing of the account will forfeit membership in the credit union. The Master Share Account may be taken below par share value for a non-activity fee (\$10) or a mail locator fee (\$5). The member will have three months to initiate a transaction (deposit or transfer) to bring the Master Share Account back to par share value. Failure by the member to bring their account to par share value will result in the remaining balance to be absorbed by the credit union as a non-activity fee. The account will be closed and membership forfeited. The non-activity fee will be accessed from the Master Share Account when a member, more than 18 years old, has no other open sub-accounts, with the sub accounts having been closed for more than one year, and the Master Share Account has had no member based activity for one year with a balance below \$75.

## 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.