



The Credit Union  
**ADVANTAGE**  
 Helping You Achieve Financial Security  
 Winter 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

**2018 Holiday Closing**

- Jan 1st .....New Year’s Day
- Jan 15th....Martin Luther King Day
- Feb 19th.....Presidents’ Day

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 – The place to belong!**

Some of our credit union members refer to the credit union as their bank. We aren’t a bank, but a cooperative “not for profit” financial institution, dedicated to our members. This year your credit union’s net income was higher than budget projections. Through careful planning over the last few years, the credit union has met or exceeded all regulatory requirements and maintained excellent capital.



In keeping with our cooperative credit union philosophy, the Board of Directors voted to return over \$80,000 of 2017 income to the membership. After close study of the interest rates charged on loans and dividends paid on shares, the following actions were approved.

On December 31, 2017 – A 4.0% Interest Rebate will be returned to current members who paid interest on loans in calendar year 2017. As an example, if you paid \$850 in interest during the year, your rebate was \$34.00. This interest rebate was paid as a deposit to your regular savings account.

Just For the month of November 2017 – The Board of Directors authorized an Extra-Ordinary Dividend Rate of 4.0% all regular share accounts, club accounts, family savings accounts, money market accounts, and IRA accounts.

These actions are a direct result of the loyalty shown by members who choose to borrow money from a credit union that believes in them, and by those who prefer to save in an institution they own!



**Our 2017 Annual Meeting**

will be held on Friday, April 13th, 2018 at the  
**Bridger Field House** located at 499 Deacon Blvd. Winston-Salem, NC  
 beginning at 6:30pm.

*We trust you and your family will join us for yet another  
 wonderful year of food, and laughter!*

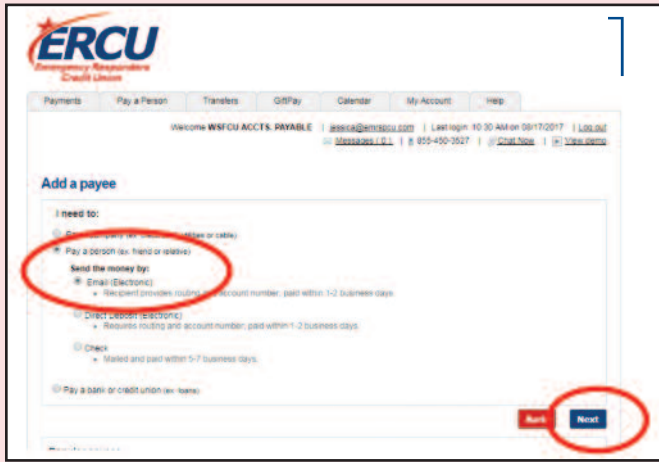
**IT IS HERE!!**

**Pay a person through our bill pay app.  
 Here is how it works:**



To pay someone in Bill Pay via the new P2P email option, select “Pay a person” and then ensure the radio next to “Email/Electronic” is selected. This option does not require you to know the person’s account information. Then click “Next.”

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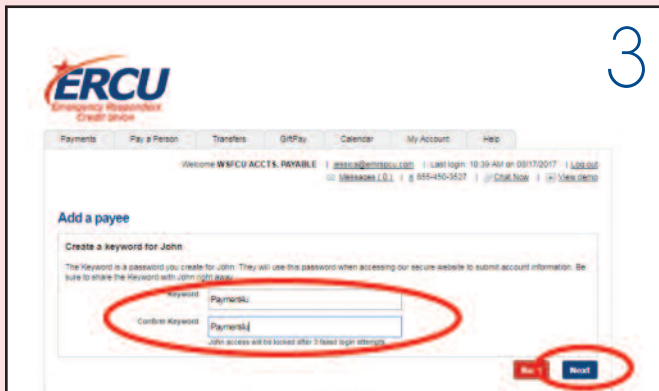
1. Fill in the person's information that you want to pay. Make sure the information is entered correctly. Then click "Next."



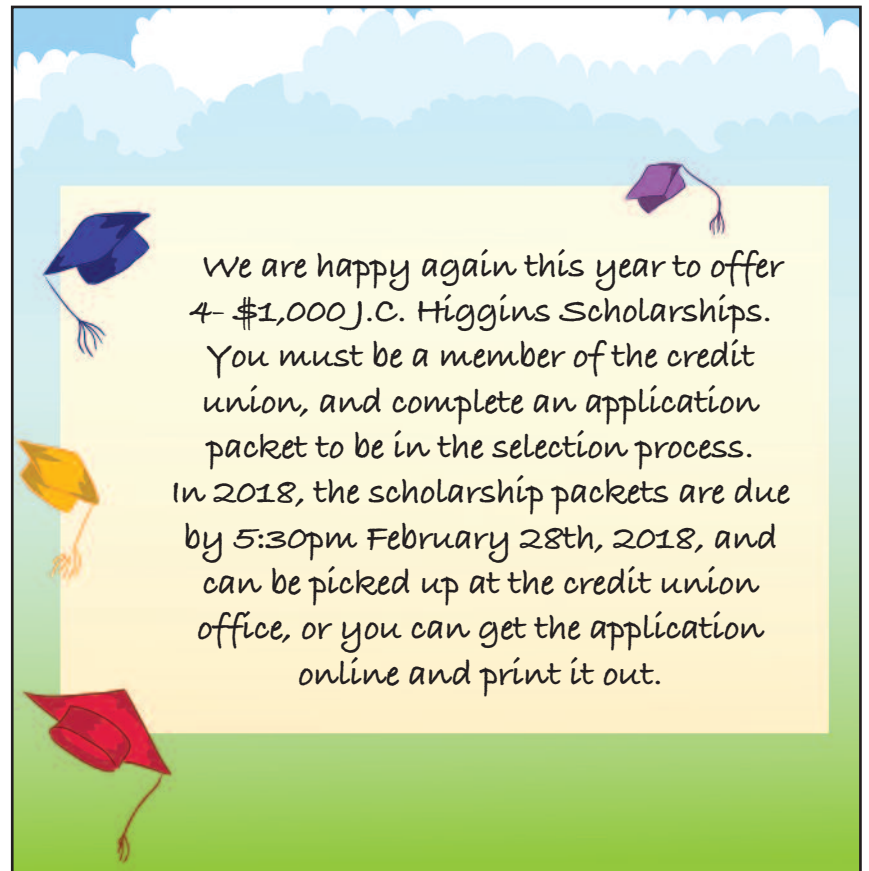
4. Once the activation code has been sent and entered, you will be notified that an email was sent to your payee. They will receive an email with a link for them to enter the code you assigned them. Now they can enter their routing and account number information to get paid.



2. Enter a passcode that you will give the person you are paying so they can access the funds. Then click "Next."



3. For new payee's, you will have this additional step. You must verify the person via your primary email. This is for your protection. Once this person is set up, you will not have to go through this again.



### TIDBITS OF INFORMATION:

From time to time our beneficiary information may change. Please remember to contact ERCU for any changes you may have. Unfortunately, if a tragedy was to occur, and you have not updated your information, we have no choice but to use what we have on file.

**Have you forgotten???** You can get your statements via online...no snail mail! That's right...go to our website...www.emrspcu.com...NEXT...

- a. Log in
- b. E-Docs and follow registration directions...

Join us on Face Book and Twitter for up to date information!

## 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.

