



The Credit Union
ADVANTAGE
 Helping You Achieve Financial Security
 Spring 2018

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

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

2018 Holiday Closing

- May 28thMemorial Day
- July 4th.....Independence Day
- September 3rd.....Labor Day
- October 8thColumbus Day
- November 12th.....Veteran's Day
- November 22-23.....Thanksgiving
- December 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.

REMEMBER!



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!

Start an IRA Today



Needing to save for retirement, but don't know where to start? Consider opening an individual retirement account, or IRA. An IRA is a form of individual retirement plan that allows your money to grow tax free while in the account. In addition, depending on whether you opt for a Traditional or Roth IRA, you can avoid being taxed on either the money you initially put into the plan or on the money you withdraw in retirement. Still have questions? Give us a call - we're always happy to help!

Should I use my debit card as debit or credit? Is there a difference?



There is a difference when swiping your card debit versus credit. When running your debit card as debit with your PIN number it is immediately completed in real time and debited from your account. If you run as credit the transaction may not settle for 2-3 business days depending on when the merchant clears their credit card settlements.

Another perk for debit? You earn money back! That's right, you earn money while spending your money. We are involved in the Ampre program that allows you to earn up to 10% cash back of your purchase at participating locations

SHARED BRANCHING ... WHAT IS THAT?

Shared Branching is a national network of credit unions from all over the country that share facilities to give members thousands of convenient locations to perform financial transactions.
MORE THAN 5,000 SHARED BRANCES WORLDWIDE

At any Shared Branching location you can:

- Get a copy of your account history
- Make loan payments
- Withdraw money
- Transfer funds
- Make Deposits
- Cash Checks
- ...and more!



Just look for the sign...and YES we belong!

**Give us a call about our
discount tickets for Wet n' Wild,
Carowinds and Six Flags!**



Time to Get Your Car Ready for *Spring*

Spring is one of the prime times for auto maintenance. That first wash-n-wax on a warm Saturday afternoon is liberating. Winter's gloom (to say nothing of grit and road salt) is literally washed away. Take out the snow shovel, the gloves, and heavy boots and store them 'til next season. Surely summer can't be far away.

Some preparation now will help ensure that your summer driving plans go as smoothly as you envision then now.

- Read the owner's manual and follow the recommended service schedules.
- Have hard starts, rough idling, stalling, etc. corrected before hot weather sets in.
- Flush and refill the cooling system according to the service manual's recommendations. The level, condition, and concentration of the coolant should be checked periodically.
- Have a marginally operating air conditioner system serviced by a qualified technician to reduce the likelihood of more costly repairs.
- Change the oil and oil filter as specified in owner's manual. (Properly dispose of used oil.)
- Replace other filters (air, fuel, PCV, etc.) as recommended.
- Check the condition of tires, including the spare. Always check tire pressure when the tires are cold.
- Inspect all lights and bulbs; replace burned out bulbs.
- Replace worn wiper blades and keep plenty of washer solvent on hand to combat summer's dust and insects.

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.



THREE GREAT WAYS MEMBERSHIP PAYS WITH SPRINT®



It's Sprint's best Credit Union Member Cash Rewards offer ever! Looking for a great plan and a little extra cash? Emergency Responders members can tap into the Sprint Unlimited Plan and these amazing cash rewards.

1. Members can get a \$100 CASH REWARD for every new line you activate with Sprint.
2. Current Sprint customers get a \$50 cash reward for every new line transferred into Sprint Credit Union Member Cash Rewards.
3. You'll get a \$50 loyalty cash reward every year for every line.
4. Plus, credit union members are eligible for 25% off accessories with the Sprint Credit Union Member Cash Rewards program.

Plus, enjoy Sprint's reliability, which now beats T-Mobile and performs within 1% of AT&T & Verizon. You can also enjoy a great price for fully featured Unlimited.*

Get started today!

- Become a Sprint customer and mention you're a credit union member
- Register at LoveMyCreditUnion.org/SprintRewards
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account

**Get all the Benefits of credit union membership.
Sign up today!**

LEGAL: FPO

*Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.



Christmas Club Accounts!

ERCU offers Christmas Club accounts. It's not too early to start saving for Christmas! ERCU makes it easy for you to squirrel away extra cash for Christmas presents. A check will be mailed to you the first of November each year from the savings you have built up in your Christmas Club! Set up an automatic transfer on your pay day and next thing you know, you'll have Christmas money ready!

**For time sensitive information
(ie: loan related items), please
email 2 staff members.**

