



The Credit Union ADVANTAGE

Helping You Achieve Financial Security
Fall 2018

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

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Did someone Say.... Chicken Stew and Trunk or Treat?



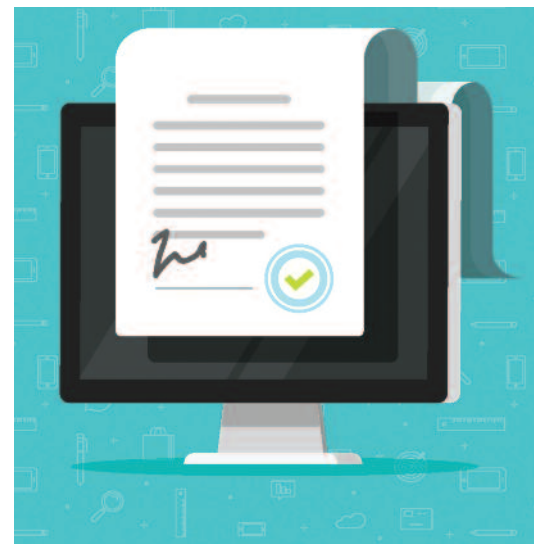
Yes, we are having a Chicken Stew and our 2nd 'Trunk or Treat' on Saturday, October 27th, 2018 at the credit union office. This FUN event will begin at 4:30pm with the serving of chicken stew and hotdogs along with games. Trunk or Treat will be from 5:30pm until 7:00pm. You just may see one of your favorite Disney characters here..." aka staff members". *We hope you will join us in the fun!*



WE HEARD YOU!

Beginning September 1, 2018 ERCUCU rolled out the e-signature feature.

We understand your time is valuable. So, what is e-signature? An electronic signature, or e-signature, is any electronic means that indicates either that a person adopts the contents of an electronic message, or more broadly that the person who claims to have written a message is the one who wrote it (and that the message received is the one that was sent by this person). By comparison, a signature is a stylized script associated with a person. You will now be able to complete loan forms, ACH forms, checking account forms, stop payment forms, and a number of others that require your signature via your electronic devices (i.e.) computer, tablet, iPhone without coming to the office! Please contact a staff member for details. This is a very exciting step for ERCUCU and we trust you are just as excited as we are!



2018 Holiday Closing

October 8thColumbus Day
November 12th.....Veteran's Day
November 22-23Thanksgiving
December 24Closing at Noon
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.



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!

What is Shared Branching?

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.

Who benefits from shared branching?

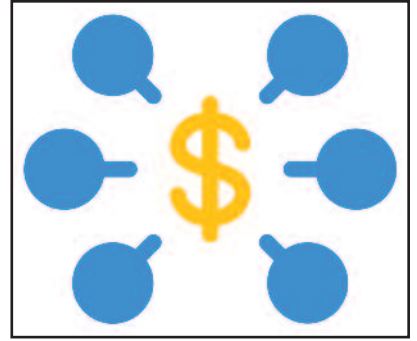
Shared branching is best for people who want to hang on to the benefits of credit unions — strong rates and low fees — without giving up the conveniences offered by big banks. The service can be especially useful for people who joined a credit union in a town that they have since moved away from, or that might not be home for long.

Do I have to show identification to process my transaction?

Identification is necessary for each transaction to eliminate the possibility of fraud.

Do I need to know my account number?

YES. Members must present their account number and home credit union name to the teller for each transaction. Shared branches do not have access to inquiry screens from the member's home credit union.



Fall into the habit of saving.

Did you know we have Christmas and Vacation Club accounts? What better way to save for those special gifts, or for that vacation you have always dreamed of. And yes, we have IRA, Money Market and Share Certificate accounts, all that pay a very competitive interest rate. Call us for more information.

DISCOVER SPRINT'S NETWORK RELIABILITY & CASH REWARDS



The Benefits of membership keep getting better! Right now, ERCU members can enjoy the reliability of Sprint's network and a \$100 CASH REWARD for each new line you activate with Sprint®. Plus, get a \$50 loyalty cash reward every year for each line.

Reliability

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

What you get:

- Members get a \$100 cash reward for each new line you activate with Sprint*
- Current Sprint customers receive a \$50 cash reward for each line transferred into Sprint Credit Union Member Cash Reward*
- Plus, get a \$50 loyalty cash reward every year for each line*
- Credit union members are eligible for 25% off accessories with the Sprint Credit Union Member Cash Rewards program

How you get it:

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

Sign up today to discover the cash Benefits you'll enjoy with Sprint Credit Union Member Cash Rewards!

*Restrictions apply.

MORE THAN 5,000 SHARED BRANCHES WORLDWIDE!

At any shared branch location, you can:

1. Get a copy of your account history
2. Make loan payments
3. Withdraw money
4. Transfer funds
5. Make deposits
6. Cash checks

...and MORE!

Halloween Treats

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| N | U | O | I | N | T | A | R | I | N |
| E | O | T | G | C | A | Z | A | R | E |
| B | O | S | U | S | W | E | E | T | S |
| A | P | U | M | P | K | I | N | I | S |
| D | T | R | E | A | T | S | N | R | M |
| E | E | C | C | E | R | Y | F | O | I |
| B | N | P | A | O | I | K | O | Y | R |
| R | U | F | N | I | C | J | I | Y | N |
| C | D | L | D | L | K | L | I | E | E |
| W | A | T | Y | U | M | G | A | T | A |

Find the following hidden words:

- candy
- cupcake
- pumpkin
- sweets
- treat
- trick
- yum
- gum
- boo

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.

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