



THE CREDIT UNION ADVANTAGE

SUMMER 2023

NEWSLETTER



NEW!

6 MONTH CD SPECIAL
NEW MONEY ONLY

4%

NOW through
August 15th, 2023

No Minimum Deposit

\$

SPRING into SUMMER

It's time for fresh cut grass, cold lemonade, front porch sitting, and lightning bugs (or fireflies, depending on where you're from).



Rates!

MONEY MARKET

(<\$50,000.00) 1.0%

MONEY MARKET

(\$50,000.00+) 1.5%

6 MONTH CD 1.75%

1 YEAR CD (<\$30,000) 2.5%

1 YEAR CD (\$30,000+) 3.15%

BOARD OF DIRECTORS

NAME	POSITION
J. Scott Gauldin	President
Chris D. Belcher	Vice President
Kelly S. Emerson	Secretary
Jerry L. Amos	Director
Dale R. Hester	Director
Brian E. Diggs	Director
Sam S. Emerson	Director
Chad S. Lankford	Director
Brandon G. Watson	Director
David Sojka	Associate Director
Mark Holt	Associate Director

STAFF LISTING

Janita D. Rickett..... CEO

MLO #579100

Todd Shoemaker..... EVP

MLO#1673088

Lisa M. Scott **Senior Loan Officer**

MLO #2297657 **Marketing Coordinator**

Universal Employee

Fourera Mossi..... Generalist

Avery Hester..... MSR/Teller

Liam Carlson..... MSR/Teller

FIND US ON SOCIAL MEDIA:



SUMMER • 2023

SAVING FOR VACATION? FOR CHRISTMAS?

Keep those savings out of sight and out of mind with accounts set up specifically for those expenses!

CONSIDER OPENING A Club Account

SUMMER HOLIDAY CLOSINGS

Tuesday, July 4th
Independence Day

Friday, August 11th
Staff Training

FunFact:

Each staff member works four 10-hour days, with one day off.

When emailing, we recommend you email two staff members at a time.

Now is the time to start saving for the holidays!

Consider opening a Christmas Club account today! Vacation clubs disburse June 1st and Christmas Clubs disburse November 1st.

LEGAL NAME CHANGE?

CONTACT US WITH YOUR UPDATED INFO TODAY!

RECENT MOVE?

TO ENSURE SEAMLESS MAIL DELIVERY, AND AVOID RETURNED MAIL FEES, NOTIFY US!

Rate Table	Description	Account Balance	Current Rate	Compound Periods	Annual
Master Shares	Account Balances up to	9,999,999.99	.25	Monthly	.25
Money Market Shares	Account Balances up to	4,999.99	.0	Monthly	.0
Money Market Shares	Account Balances up to	49,999.99	1.	Monthly	1.
Money Market Shares	Account Balances over	49,999.99	1.5	Monthly	1.5
IRA Shares					
Traditional Roth, ESA	Account Balances up to	9,999,999.99	.5	Monthly	.5
Club Accounts	Account Balances up to	9,999,999.99	.25	Monthly	.25
Family Savings	Account Balances up to	9,999,999.99	.25	Monthly	.25
Share Draft	Account Balances up to	9,999,999.99	.05	Monthly	.05
6 Month Certificate	Account Balances up to	9,999,999.99	1.75	Monthly	1.75
12 Month Certificate	Account Balances up to	29,999.99	2.5	Monthly	2.5
12 Month Certificate	Account Balances over	29,999.99	3.15	Monthly	3.15

WHAT'S NEW?

NEW

PAY

WE'VE ROLLED OUT OUR TAP TO PAY CARD FEATURE

emrspcu.com

