



**MEET
TODD**
ERCU'S NEWEST FACE

Todd Shoemaker started the year off as our new Executive Vice President. He comes to us with almost 30 years of experience in Sales, Marketing and Management, and has spent most of his career in the Mortgage Industry. In just a few short months, he's already making a name for himself with staff and members alike as a go-getter and servant leader. He loves supporting our 1st Responders so drop by and introduce yourself to him if you have a minute.

SPRING HAS SPRUNG

Take time to enjoy the fresh spring air, the sound of birds chirping and the fresh spring flowers!



EXTENDED!



The J.C. Higgins Scholarship Program application deadline is now April 28th, 2023

All applicants must be credit union members



BOARD OF DIRECTORS

NAME	POSITION
J. Scott Gauldin	President
Dale R. Hester	Vice President
Kelly S. Emerson	Secretary
Jerry L. Amos	Director
Chris D. Belcher	Director
Brian E. Diggs	Director
Sam S. Emerson	Director
Chad S. Lankford	Director
Lou E. Taylor	Associate Director
Barry S. Mclean	Associate Director

**PLEASE
NOTE:**

This publication was printed prior to board of director nominations voting at the annual meeting. The summer addition will include an updated listing

Staff Listing

■ Janita D. Rickett MLO #579100	CEO
■ Todd Shoemaker MLO #1673088	EVP
■ Tiffany Bridges MLO #2297647	VP Operations/Collections Manager/ Universal Employee
■ Lisa M. Scott MLO #2297657	Senior Loan Officer/Marketing Coordinator Universal Employee
■ Fourera Mossi	Generalist
■ Avery Hester	MSR/Teller
■ Liam Carlson	MSR/Teller

FIND US ON SOCIAL MEDIA:



SPRING • 2023

2023 HOLIDAY CLOSINGS

May 29th Memorial Day	CLOSED
June 19th Juneteenth	CLOSED
July 4th Independence Day	CLOSED
September 4th Labor Day	CLOSED
October 9th Columbus Day	CLOSED
November 10th Veterans Day	CLOSED
November 23rd Thanksgiving	CLOSED
November 24th Thanksgiving	CLOSED
December 23rd Christmas	Close @ Noon
December 25th Christmas	CLOSED

FRIENDLY REMINDER

Welcome

Please Sign In

Sign In

Members are allowed
60 free account
logins each month.

NEW!

Rates!

- Money Market (<\$50,000.00)..... .70%
- Money Market (\$50,000.00+)..... 1.25%
- 6 Month CD 1.25%
- 1 Yr CD (<\$30,000) 2.00%
- 1 Yr CD (\$30,000+).. 2.75%

Stay Tuned!

Contactless, tap-to-pay
debit card option!



Increased Security | Ease of Use | Avoid Mistyping Errors

A big thank you to everyone who came out to the 2023 Annual Meeting making it, once again, an event to remember!

Rate Table	Description	Account Balance	Current Rate	Compound Periods	Annual
Regular Shares	Account Balances up to	9,999,999.99	.15	Monthly	.15
Money Market Shares	Account Balances up to	4,999.00	.0	Monthly	.0
Money Market Shares	Account Balances up to	49,999.99	.70	Monthly	.70
Money Market Shares	Account Balances over	49,999.99	.125	Monthly	.125
IRA Shares	Account Balances up to	9,999,999.99	.25	Monthly	.25
Club Accounts	Account Balances up to	9,999,999.99	.15	Monthly	.15
Family Savings	Account Balances up to	9,999,999.99	.2	Monthly	.2
Share Draft	Account Balances up to	9,999,999.99	.05	Monthly	.05
Education IRA	Account Balances up to	9,999,999.99	.25	Monthly	.25
Roth IRA	Account Balances up to	9,999,999.99	.25	Monthly	.25

CERTIFICATE RATES

12 Month Certificate	2.	Annually	2.
12 Month Jumbo Certificate >\$30,000	2.75	Annually	2.75
6 Month Certificate	1.25	Annually	1.25

FEES:

NSF Deposit Checks	\$35
Mail Locator Fee	\$ 5
More than 26 withdrawals per year	\$10 each
Third Party Checks	\$ 5
**Inactivity Fee – Master Share Account	\$10
Copy of Statements – per page	\$ 3
Excess on-line banking sessions (60+)	\$.50
Wire Transfers	\$14
Check Copies	\$ 5
Club Accounts Early W/D Fee	\$10 (each Occurrence)
Loan Skip Payment Fee	\$ 5 (Per Loan)



Emergency Responders
Credit Union

MEMBER FOCUSED

As a member-owned, not-for-profit credit union, we're here to look out for you, not line our pockets.

COMPETITIVE INTEREST RATES

Whether you're borrowing or saving, we strive to keep our rates competitive.

LOAN APPROVED

SHARED BRANCHING

Moving? Roadtrip? We belong to a sisterhood of 100s of credit unions allowing access to your ERCU account nationwide.

FRIENDLY, PERSONABLE STAFF

Knowledgeable, helpful staff who will get to know you on a first name basis and vice versa.

MEMBERSHIP ELLIGIBILITY:

ALL Emergency Responders

EMS (to include ER staff), Fire (including Volunteers), Law Enforcement (Police, Highway Patrol, Sheriff's Office Staff)

and immediate family of members within our field of membership

LEGAL NAME CHANGE?

CONTACT US WITH YOUR UPDATED INFO TODAY!

RECENT MOVE?

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

emrspcu.com