



Happy Fall, Ya'll!



THE CREDIT UNION ADVANTAGE

**MEET CHRISTY
OUR
NEWEST
STAFF
MEMBER**



Christy lives in Welcome with her husband, a retired firefighter. She has two children, loves dogs, and has 20 years of banking experience. She's sweet, generous, helpful, and quite funny.

So much to be thankful for...

crisp fall air, the colors of autumn, pumpkin spice everything and/or candy corn, holiday traditions.

CALL US OLD SCHOOL,

But we'll always offer a brick and mortar small town feel to our members.



Come for the vibe, stay for the competitive auto and deposit account rates



FUN FACT: Each staff member works four 10-hour days with one day off. When emailing, we recommend you email two staff members at a time.

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	Plastic Card & Collections Clerk
	Universal Employee
Avery Hester	Loan Processor
	Universal Employee
Liam Carlson	Member Service Rep
	Universal Employee
Christy Stone	Member Service Rep
	Universal Employee

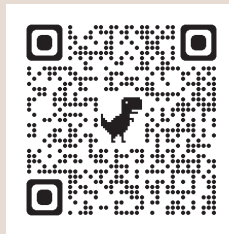
CELEBRATING 75 YEARS!

**INTERNATIONAL
CREDIT UNION DAY – 2023**

Thursday, October 19th marks the 75th annual international credit union day. This annual global occasion celebrates the credit union movement and its accomplishments.



scan below
to visit
our NEW
website!



HOLIDAY CLOSINGS

Monday, October 9th
COLUMBUS DAY

Friday, November 10th
VETERANS DAY

Thursday, November 23rd
& Friday, November 24th
THANKSGIVING

Friday, December 22nd
& Monday, December 25th
CHRISTMAS

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	2.	Monthly	2.
12 Month Certificate	Account Balances up to	29,999.99	3.	Monthly	3.
12 Month Certificate	Account Balances over	29,999.99	4.	Monthly	4.

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

