



Welcome
to our
TEAM

Meet Alison

Alison started at ERCU in October, but has been in banking for 4 years. She's living that #boymomlife with her two sweet boys here in Winston. She's likely the first face you'll see as you walk in the door, but when she walks out that door, she enjoys Packer's football, racing, and long hikes in the mountains.

**SCAN
ME**



To visit our website, scan the QR code at the left using your smartphone camera

Save the Date

THE 2024 ANNUAL MEETING

will be held at the beautiful

Legacy Stables

4151 THOMASVILLE RD WINSTON SALEM, NC 27107

Friday, March 15th 6:30PM



Follow us on social media or tune into local news for **closings and delays.**

To avoid frozen pipes, when the temperature drops below freezing, leave a faucet dripping in your house.

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

Make
the Most of
Winter!

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
Christy Stone	Member Service Rep
	Universal Employee
Alison Nelson	Member Service Rep
	Universal Employee

Winter '23

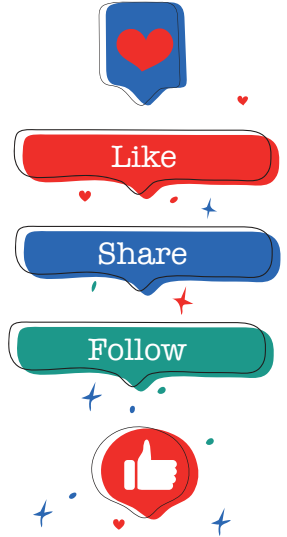
• LIVE

BREAKING NEWS



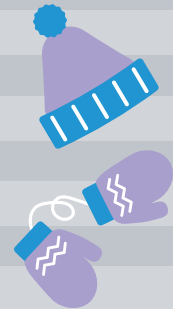
We now have a Certified Credit Union Financial Counselor (CCUFC) on our team!

Lisa successfully completed the CUNA course and earned this title in October. This designation enhances her role in our lending department by permitting her to offer financial counseling within and independent of the lending process.



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



HOLIDAY CLOSINGS

Monday, January 1st
New Year's Day

Monday, January 15th
Martin Luther King, Jr. Day

Monday, February 19th
Presidents Day

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!