

Money

Q3-2026

Talk

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Invested in you.



Our Gonzales Branch
Has a New Home!

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HOLIDAY CLOSINGS

Independence Day: Saturday, July 4
Labor Day: Monday, September 7

Make Back-to-School Shopping *Easier*

Back-to-school season can bring added expenses, but Essential is here to help make preparing for the school year a little easier with our Back-to-School Loan.

Whether you need supplies, technology, clothing, or other school essentials, our affordable loan option can help you cover the costs with confidence.

- 90-Day No-Payment Option
- Flexible Terms up to 12 Months
- Fast and Easy Approval

Get the financial support you need so your family can start the school year prepared and stress-free.

Rates as low as
9.50% APR*

*APR=Annual Percentage Rate. Back-to-School loan special only available during promotional time period. 90-day no pay is only available on Back-to-School Loan special depending on credit score. Interest will accrue beginning at closing of the loan. Limited-time offer. All loan approvals are based on standard loan underwriting guidelines and credit-scoring benchmarks. Actual rate may vary based on credit score and/or surcharges and loan term. Offer does not apply to loans currently financed with the credit union. Cannot be combined with any other offer. Loan discounts cannot be applied.



Hit Pause on a Loan Payment *This School Season*

Between school supplies, new clothes, extracurricular fees, and busy schedules, back-to-school season can put extra pressure on your budget. Essential Credit Union's Skip-A-Payment program gives qualified members the opportunity to take a break from an eligible loan payment when they need it most.

Skipping a payment can help free up extra funds for seasonal expenses while giving you added financial flexibility during one of the busiest times of the year.

Benefits of Skip-A-Payment:

- Create extra room in your monthly budget
- Conveniently apply through Online or Mobile Banking
- Use the extra cash for school shopping, activities, or unexpected expenses
- Enjoy a member benefit designed with your financial wellness in mind

Taking advantage of Skip-A-Payment is simple, quick, and built to help you stay focused on what matters most this school season.

Apply today within Online or Mobile Banking.



Essential *FAQ*

Q:

What happened to BALANCE, the financial education partner on your website?

A:

Essential has transitioned from BALANCE to GreenPath Financial Wellness as our trusted financial wellness partner. GreenPath offers members access to free and confidential financial counseling, debt management services, budgeting assistance, housing counseling, and educational resources designed to support your financial goals. Through this partnership, members can receive personalized guidance from certified financial counselors and access tools to help build a stronger financial future!

Our Gonzales Branch *Has a New Home!*

We're excited to announce that our Gonzales branch has officially relocated to a new location designed to better serve our members and community.

As part of our continued commitment to providing exceptional service and an improved banking experience, the new branch offers a more convenient, modern, and welcoming environment for all your financial needs.

Our Gonzales team remains the same friendly faces you know and trust – now in a refreshed space built with our members in mind. Whether you're opening an account, applying for a loan, or simply stopping by for everyday banking, we look forward to serving you at our new location.

We appreciate your patience and support during the transition and are excited to continue growing alongside the Gonzales community.

Stop by and see us soon – we can't wait to welcome you to our new home!



Conceptual Rendering

New Gonzales branch location:

577 LA Hwy 30 W.
Bldg. L, Suite F
Gonzales, LA 70737

Home Loans & HELOCs *Designed for You*

Whether you're purchasing a new home, refinancing, or tackling home improvement projects, Essential is here to help with flexible lending options tailored to your needs.

Mortgage & HELOC benefits:

- Competitive mortgage rates
- Home Equity Lines of Credit (HELOCs) for renovations, emergencies, or major expenses
- Lending experts ready to guide you through the process
- Flexible financing solutions designed with our members in mind

Turn your homeownership goals into reality with an Essential mortgage or HELOC. If you're ready to purchase – or even just considering purchasing – and would like more information, scan the QR code and complete our contact form.



MEMBER SERVICES

DEPOSIT ACCOUNTS
Personal Savings Accounts
Personal Checking Accounts
Interest-Bearing Accounts
Holiday Club Accounts
High-Yield Money Market Accounts
Certificates and IRAs (Regular & Jumbo)
Business Checking Accounts

CONSUMER LOANS
New & Used Cars, Trucks & SUVs
New & Used Boats
Motorcycles, RVs & ATVs
Secured & Unsecured Loans
Educational Loans
Full Line of Visa® Credit Cards

MORTGAGE LOANS
Conventional First Mortgages
Fixed & Adjustable Rates
Second Mortgage Loans
Home Equity Lines of Credit

BUSINESS LOANS
Commercial Real Estate
Lines of Credit
Working Capital for Inventory
Fleet Vehicle Financing
Business Titanium Visa
SBA-Approved Lender

BUSINESS SERVICES
Checking Accounts
Monthly Earnings Credits
Same-Day Credit on Deposits
FREE Online Banking
Full Line of Merchant Services
Currency Management
Local Support & Service

ONLINE SERVICES
FREE Online Banking
FREE eStatements
FREE Online Bill Pay
View Cleared Checks Online
Visa Online Statements
Remote Deposit Capture
Electronic Account Alerts
Secure Messaging
Scheduled Transfers
Check Reorders
Mobile Banking

CONVENIENCE SERVICES
Instant-Issue Debit Cards
Multiple Locations
Full-Service Call Center
Fee-Free ATM Network
24-Hour Telephone & Online Access
Direct Deposit
Night Deposit
Notary Service
Money Orders
Certified Checks
Wire Transfers
Overdraft Protection
Travelers & Gift Checks

CONTACT INFORMATION

MAIN NUMBERS

(225) 353-8238

Toll Free: (888) 369-2207

Fax: (225) 353-6387

WEBSITE

essentialcu.org

SIEGEN, GONZALES & CENTRAL HOURS

M – F: 9 am – 6 pm

Saturday: 9 am – 12 pm

HOUSTON HOURS

M – F: 8 am – 5 pm

PLAQUEMINE AND WALKER HOURS

M – F: 8 am – 5 pm

Saturday: 9 am – 12 pm

TOWNE CENTER HOURS

M – F: 8 am – 5 pm

Saturday (Drive-Thru Only): 9 am – 12 pm

PLAQUEMINE BRANCH

21925 Highway 1 South

BATON ROUGE BRANCHES

6725 Siegen Lane, Suite K

2370 Towne Center Boulevard

GONZALES BRANCH

577 LA Hwy 30 W

HOUSTON BRANCH

12012 Space Center Boulevard, Ste 1000

WALKER BRANCH

28645 Walker South Road

CENTRAL DRIVE-THRU

10513 Sullivan Road

GENERAL MAILING ADDRESS

PO Box 66278

Baton Rouge, LA 70896

GENERAL EMAIL

eservices@essentialcu.org

LOST/STOLEN CREDIT CARD

(800) 558-3424

LOST/STOLEN DEBIT CARD

(833) 933-1681



Enhanced Member Convenience in Central

While our former Central branch location is no longer operating as a full-service branch, we are excited to continue serving members at this location with upgraded technology and expanded access.

Our ATM at the Central location, 10513 Sullivan Road, Central, LA 70837, has now been converted into an Interactive Teller Machine (ITM), allowing members to connect directly with a live teller for added convenience and personalized service.

With the new ITM, members can:

- Speak with a live teller during service hours
- Make deposits and withdrawals
- Cash checks
- Complete everyday transactions with personalized assistance

This enhancement allows us to continue providing convenient financial services to the Central community while offering members more flexibility and support close to home.

Cash In Your Coins with *Coinstar*

That spare change could add up faster than you think. With Coinstar and Essential, turning coins into usable funds is simple and convenient.

Members can visit a participating Coinstar kiosk and choose to transfer their total directly into their Essential account with no fee. There's no need to sort or roll coins – just pour them in and follow the on-screen instructions.

Ready to put your loose change to work? Find a participating kiosk at [coinstar.com/transferkiosk](https://www.coinstar.com/transferkiosk).



ESSENTIAL SCHOLARSHIP WINNERS

Essential offered two scholarship categories for 2026 and awarded two recipients for each category. Each scholarship award winner will receive \$1,000 applied directly to their accredited college tuition. Congratulations to our winners, chosen by our Board of Directors.

Essential Scholarship Winners:

Caroline Schlatre – St. John High School
Jordien Green – Port Allen High School

Essential at Brusly High School Scholarship Winners:

Brody Bourgoyne
Kahlin Butler