

money talk

Q3-2022



Invested in you.

Dog Days of Summer

Continued
on page 3



Holiday Closings:

Independence Day
Monday, July 4

Labor Day
Monday, September 5

Table of Contents:

2 Back-to-School Loan • Skip-A-Payment
• Credit Sense • FAQ

3 Dog Days of Summer
• CO-OP® Shared Branch • Virtual Visits

4 Free Financial Webinars
• Scholarship Winners
• Essential's Theatre Baton
Rouge Special Offer



essential

FEDERAL CREDIT UNION

Back-to-School Loan

Rates as low as **8.50% APR***

School will be back in session before you know it. That means a lot of unexpected expenses like uniforms, laptops, student fees and so much more. Apply now for our Back-to-School Loan and be the prepared parent in class. *PLUS*, pay nothing for 90 days with this special loan offer!

- **LOW, FIXED** rate
- 90-day no pay
- Terms up to 12 months
- Borrow up to \$10,000

Apply online, visit a branch or contact us at (888) 369-2207.

*APR = Annual Percentage Rate. Back-to-School loans are only available during promotional time period. 90-day no pay is only available on Back-to-School loans and depends 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, loan term, and loan-to-value. Offer does not apply to loans currently financed with the credit union. Cannot be combined with any other offer. Loan discounts cannot be applied.



Back-to-School Skip-A-Payment

Does back-to-school shopping have your wallet feeling empty? No need to worry, Essential can help with a Skip-A-Payment offer. Simply elect to skip your qualifying credit union loan* payment and enjoy the flexibility of having extra funds.

To apply, simply log in to Online Banking, select Documents & Forms and then choose Skip-A-Payment.

*See the Skip-A-Payment form to determine your loan's eligibility.

Credit Sense

A different kind of report card

See Your Credit Report Card in Online Banking

ESSENTIAL FAQ:

Q: "Why are the lines so long in the drive-thru?"

A: Great question! When we investigated this, we noticed members often prepare for their transaction at the drive-thru teller station. This can be time consuming, causing the line to become backed up. We recommend keeping extra transaction slips in your glove box so you can prepare for your transaction ahead of time. Let's work together to shorten the line!

Continued from page 1

WBRZ Dog Days of Summer



Essential has partnered with WBRZ's Chief Meteorologist, Dr. Josh Eachus, and Friends of the Animals of Baton Rouge for Dog Days of Summer. Dogs of all breeds, sizes, and ages will be featured for adoption during the WBRZ News 2 at Noon every Friday in July and August. Here are some ways you can participate in Dog Days of Summer:

- Adopt a dog at the FOTA Dog Adoption House
- Share featured dogs on social media
- Donate funds using the QR code
- Donate dog items at any Essential branch



Items needed include:

- Paper towels
- Cleaning supplies
- Chew bones
- Dog beds
- Dog toys
- Dog bowls



CO-OP® Shared Branching

As a credit union member, you have access to the CO-OP Shared Branch network, which allows members to perform a range of transactions at another credit union. These credit unions are located across the country and even include surcharge-free ATMs! No matter if you're traveling or moving, you can always find a CO-OP Shared Branch credit union near you.

To find a CO-OP Shared Branch or ATM, visit co-opcreditunions.org.

Virtual Visits

Are gas prices keeping you home? We get it, and that's one reason we offer Virtual Visits. Virtual Visits allow you to have a secure one-on-one meeting with an Essential Member Service Specialist through Zoom. During a Virtual Visit, you can:

- Apply for a loan
- Open a Checking or Savings Account
- Ask questions about your Account
- Get personal assistance for Online or Mobile Banking
- And more

Schedule your free Virtual Visit at essentialfcu.org.



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

essentialfcu.org

Visit essentialfcu.org for temporary hour changes due to COVID-19.

PLAQUEMINE, BATON ROUGE, WALKER AND GONZALES HOURS

Monday - Friday: 8:00 am - 5:00 pm

Saturday: 9:00 am - 12:00 pm

PLAQUEMINE BRANCH

21925 Highway 1 South

BATON ROUGE BRANCH

6725 Siegen Lane, Suite K

GONZALES BRANCH

1051 North Airline Highway

WALKER BRANCH

28645 Walker South Road

GENERAL MAILING ADDRESS

PO Box 738

Plaquemine, LA 70765

GENERAL EMAIL

eservices@essentialfcu.org

LOST/STOLEN CREDIT CARD

(800) 442-4757

LOST/STOLEN DEBIT CARD

(866) 664-9364

Essential FCU Board of Directors

Joey Justice, Board Chair
jjjustice9@cox.net

Stephan Pierre, Vice-Chair
bspierre@dow.com

Edmond Jordan, Treasurer
ejordan@essentialfcu.org

Robbie Bagaley, Secretary
robbiebagaley@yahoo.com

Sue Hunt, Director
suebaroux@cox.net

Mary Overall, Director
moverall@essentialfcu.org

Lisa Perry, Director
ldperry@dow.com

Perry Robey, Director
brobey1@yahoo.com

Kenith Woodall, Director
kwood111@gmail.com



FREE FINANCIAL WEBINARS

Register for webinars at essentialfcu.org on our [Financial Webinars page](#).

JULY – INVESTING IN REAL ESTATE

Investing in real estate can be a great way to boost income – if done wisely. To help investors turn a profit, we'll cover the pros and cons of different properties, resources for finding investment opportunities and financing options.

Session 1: Tuesday, July 12, 2022 | 12:30 pm CT

Session 2: Thursday, July 21, 2022 | 7:30 pm CT

AUGUST – RAISING A MONEY-SMART KID

Earning, spending and saving money are important lessons children learn very early on in life. This session will help guide parents on effective ways to educate children about financial responsibility that can last a lifetime.

Session 1: Tuesday, August 9, 2022 | 12:30 pm CT

Session 2: Thursday, August 18, 2022 | 7:30 pm CT

SEPTEMBER – PERSONAL FINANCE FOR COLLEGE STUDENTS

College education is a prime time for young adults to learn about finances and plan for their future. Attendees will learn about credit (how to use it wisely), tools to develop a positive credit history and score, creating and managing their own budget, ways to track spending and options for student loan repayment.

Session 1: Tuesday, September 13, 2022 | 12:30 pm CT

Session 2: Thursday, September 22, 2022 | 7:30 pm CT

Protect Yourself

As modern banking is moving to be more and more digital, new scams are popping up left and right. Ensure your safety and protect your finances with these tips:

- **Pay attention to the source.** Don't give personal or banking information to someone you've never met in person or a company you can't find online.
- **Watch your bank accounts.** Use online and mobile banking to check your accounts regularly and call about any suspicious activity.
- **Do not send funds to somebody you do not know.**
- **Never divulge personal or bank account information.** And don't be rushed into handing it over. A fraudster may make it sound like they are in an emergency.

THEATRE BATON ROUGE'S SPECIAL OFFER FOR ESSENTIAL FCU MEMBERS

Essential FCU members are receiving a discounted rate on Theatre Baton Rouge's upcoming performance:

"Doubt"

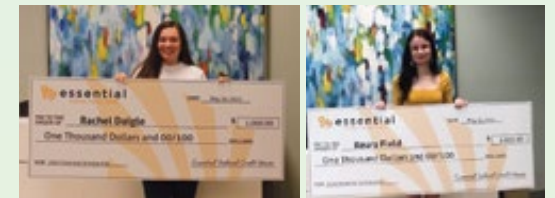
September 9-11 and 15-18, 2022

For more information on the shows, visit theatrebr.org. Please call the box office at (225) 924-6496 and mention Essential Federal Credit Union to purchase your discounted tickets.

Essential Scholarship Winners

Essential offered three scholarship categories for 2022 and awarded 2 recipients for each category. Each scholarship award winner will receive \$1,000 applied directly to their accredited college tuition. Congratulations to these winners chosen by our Board of Directors.

Essential Scholarship Winners: Rachel Daigle and Keara Field



Essential at Brusly High School Scholarship Winners: Alayah Gedward and Britt Bourgoyne



Essential Family Scholarship Winners: Lauryn Shavers and Ali Hebert

