

# money talk

Q1-2022

*Invested in you.*

## Credit Sense

Manage your credit score within Online Banking!

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### Holiday Closings:

New Year's Day  
Saturday, January 1

Martin Luther King Jr. Day  
Monday, January 17

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essential

FEDERAL CREDIT UNION

## Debt Consolidation

Rates as low as 8.50% APR\*

Did your bills pile up this holiday season, and now the due dates are quickly approaching? Simplify your debt with a consolidation loan. PLUS, get 90 day no pay with this special offer!

### Reasons for a Debt Consolidation Loan:

- Make one monthly payment instead of multiple
- Reduce debt faster with a LOW, FIXED rate
- 90 day no pay
- Terms up to 12 months
- Consolidate up to \$10,000

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

\*APR = Annual Percentage Rate. Consolidation loans are only available during promotional time period. 90 day no pay is only available on consolidation loans 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, discounts, 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.



## 2022 Holiday Schedule

New Year's Day  
Saturday, January 1, CLOSED

Martin Luther King Jr. Day  
Monday, January 17, CLOSED

Good Friday  
Friday, April 15, CLOSED

Memorial Day  
Monday, May 30, CLOSED

Juneteenth National  
Independence Day  
Monday, June 20, CLOSED

Independence Day  
Monday, July 4, CLOSED

Labor Day  
Monday, September 5, CLOSED

Veterans Day  
Friday, November 11, CLOSED

Thanksgiving Day  
Thursday, November 24, CLOSED

Black Friday  
Friday, November 25, CLOSED

Christmas Holiday  
Monday, December 26, CLOSED

New Year's Holiday  
Monday, January 2, 2023, CLOSED

## Enjoy Extra Cash with Skip-A-Payment!

Now that the holidays are over, are you feeling the stress of having overbought? Or are you wondering how you're going to pay off your credit card charges? No need to worry, because Essential can help with our Skip-A-Payment offer.\*

### To skip a payment:

- Log in to Online Banking and complete the Skip-A-Payment form from the drop menu
- Or apply at any branch
- Or call (888) 369-2207



For more information, please visit [essentialfcu.org](https://essentialfcu.org) or call a Contact Center Specialist at (888) 369-2207.

\*By taking advantage of the Skip-A-Payment offer, you understand and agree to the following: 1) You are requesting Essential Federal Credit Union (Essential) to advance the qualifying loan due date, therefore extending the payoff date by 1 (one) month. 2) By deferring a payment and extending the final payoff date, interest will continue to accrue on the unpaid loan balance as stated in the original loan terms and agreements. 3) Although no late charges or penalties will be imposed for failure to make the payment being deferred, interest charges will continue to accrue at the rate provided in your original loan disclosures and agreements; in addition, skipping a payment may reduce the benefits available under optional insurance coverage elected on this loan such as Debt Protection and GAP, which will not extend beyond the original maturity date identified in original contract terms. 4) Deferring a payment will result in higher total interest charges than if you made payments as originally scheduled. 5) Skip-A-Payment eligibility is not guaranteed and is subject to final review. Essential reserves the right to modify the program, or any aspect or feature of the program, at any time without prior notice.

## ESSENTIAL FAQs:

Q: "Do you have an account for a child?"

A: Yes! We offer a Start-Up Savings account specifically designed for youths. It is fee-free and earns dividends!

Q: "Can I schedule an appointment to speak to someone?"

A: Absolutely! We offer Virtual Visits that allow you to chat by appointment using Zoom at a time that's convenient for you. Schedule your appointment online.

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## Credit Sense

You now have instant access to your credit score, credit report, personalized money-saving offers and financial education tips on how to improve your score or maintain an already great score. It's built right into our easy-to-use Online Banking, so you don't need a new login. Did we mention, this is a free service to you as a member? It is!

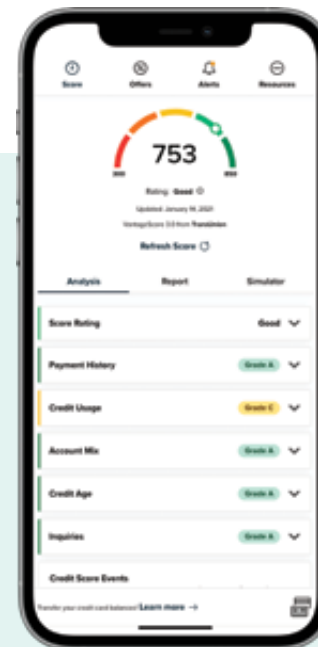
### Benefits of checking your score today include the ability to:

- Receive daily credit monitoring with alerts for major changes
- Identify credit bureau errors
- Understand the factors that impact your score
- Work toward your financial goals

### Getting started is easy!

- Log in to Online Banking
- Click "Show my Credit Score"
- Accept the terms, and you're in!

Review, manage and learn more about your credit score with Credit Sense today!



## My Rewards

Another awesome feature has been added within Online Banking called My Rewards. With this new program, it's easier than ever to earn cashback from your favorite stores – no coupon clipping required. And now, there are even more offers at your fingertips.

**Tap:** Activate the offers that interest you

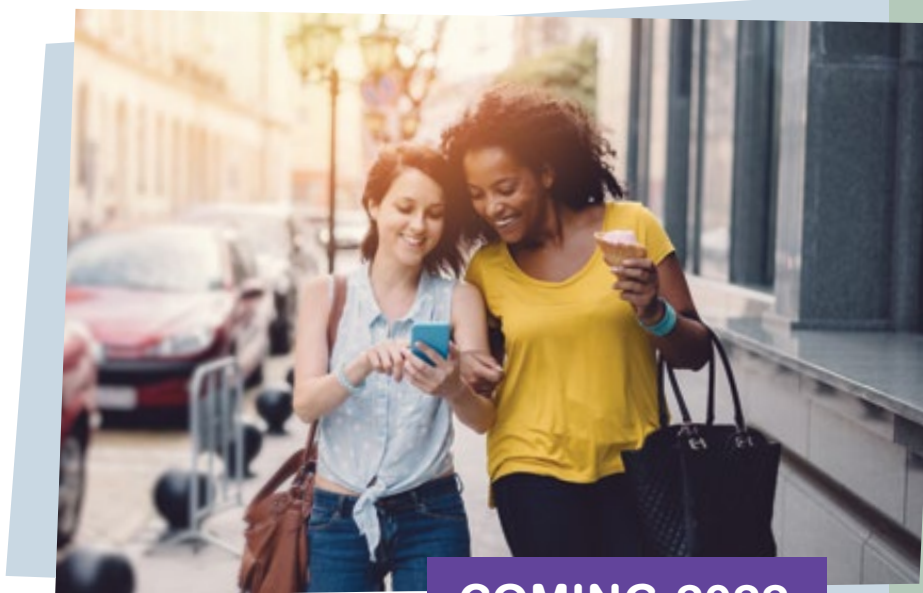
**Spend:** Make purchases online or in-store with your debit card

**Save:** Receive cashback in your account\*

Log in to Online or Mobile Banking to enroll in My Rewards and start saving.

### Online Banking Browsers

The Internet Explorer browser is being phased out from Online Banking services. For optimal service, be sure to use another browser such as Chrome or Microsoft® Edge.



COMING 2022



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## 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

\*Rewards will post to your account via ACH within the month after the offer is redeemed.



## 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

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## FREE FINANCIAL WEBINARS

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

### JANUARY – ARE YOU FINANCIALLY HEALTHY

In this workshop, you will understand what it means to be financially healthy – which is so much more than the one score everyone asks you about today – your credit score. True financial health is based on four key components: Spend, Save, Borrow, and Plan. You'll also get the chance to confidentially determine your own Financial Health Score and see the steps you can take to improve that score.

**Session 1: Tuesday, January 11, 2022 | 12:30 pm CT**

**Session 2: Thursday, January 20, 2022 | 7:30 pm CT**

### FEBRUARY – SAVING WITH A PURPOSE

Saving money is much easier with a goal in mind. This workshop shows you how to choose the right goals for yourself and overcome barriers to achieving them.

**Session 1: Tuesday, February 8, 2022 | 12:30 pm CT**

**Session 2: Thursday, February 17, 2022 | 7:30 pm CT**

### MARCH – SOLVING THE MYSTERY OF CREDIT REPORTS

Credit report scores hold a lot of power – they can help you buy that first home but can also take away financial opportunities. This session provides an overview of credit bureaus, credit scoring, guidance to dispute inaccuracies, improving credit scores and dealing with identity theft and fraud.

**Session 1: Tuesday, March 8, 2022 | 12:30 pm CT**

**Session 2: Thursday, March 17, 2022 | 7:30 pm CT**



## ESSENTIAL SCHOLARSHIPS

Calling all 2022 graduating seniors! Essential will begin accepting applications for its scholarship this March. Be on the lookout for more details!

## 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:

### "The Glass Menagerie"

March 4 – 13, 2022

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

## Fraud Tips:

Even if the phone number or email address appears to be from Essential, we will NEVER call, text or email asking for personal information such as your Online Banking user name and password, debit card PIN, Social Security number, etc.

## SAVE THE DATE: ANNUAL MEETING

**Wednesday, March 16, 6:00 PM**

Presentation will begin at 6:30 pm

Renaissance Baton Rouge Hotel  
7000 Bluebonnet Blvd, Baton Rouge 70810

