

money talk

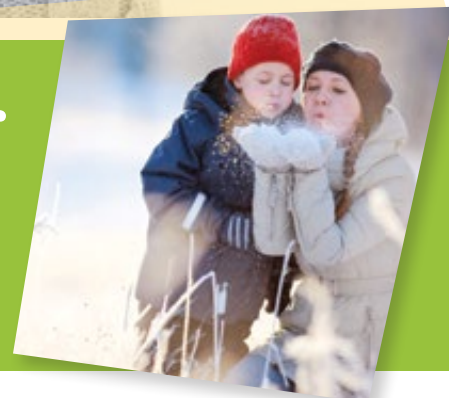
Q1-2016



Invested in you.

Enjoy Your Funds Longer with Skip-A-Payment!

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Holiday Closings:

New Year's Day
Friday, January 1

Martin Luther King, Jr. Day
Monday, January 18

Mardi Gras Day
Tuesday, February 9

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essential

FEDERAL CREDIT UNION

Together We Give Back!

Since September 2015, Essential has partnered with the Greater Baton Rouge Food Bank in hopes of providing over 100,000 meals to those in need.

For every new membership, Essential will donate 50 meals to the Greater Baton Rouge Food Bank. We are proud to announce that 39,400 meals have been donated on behalf of our members.

Through internal initiatives, Essential FCU employees have collected over 3,760 pounds of food, which equates to an estimated 3,133 meals – for a total of 42,533 meals donated to our community!

As we continue to reach our goal of 100,000 meals, we encourage anyone who would like to personally contribute to the cause to please to drop off your non-perishable goods at any Essential branch.

As a nonprofit organization, we exist to serve our members and community. We give back together because, at Essential, we know the good things in life always come back around.



“Chip” Credit Cards: Coming Soon!



Chip (EMV) technology is becoming the standard practice with its enhanced level of security and successful fraud reduction around the world. We are committed to protecting you and your assets; that’s why we are bringing the latest technology to you. You can expect to receive your new Chip Credit Card in the upcoming months.

Once you receive your new EMV card, it’s easy to use:

- Insert the chip end of your card into the terminal instead of swiping
- Keep your card in the terminal to complete your transaction
- Don’t forget to take your card with you when you leave

For added protection, we will change the expiration date and three-digit code (CVV). However, for your convenience, the following will remain the same:

- Interest rates
- Payment due date
- The magnetic strip can still be swiped
- You still have all the benefits you enjoyed before, including My Rewards

For more information, please visit www.essentialfcu.org or call a Call Center Representative at (888) 369-2207.

ESSENTIAL FAQ:

Q: Is there an easier way to reach my Essential Rep, rather than calling the operator?

A: Yes! We recently updated our Telephone Banking options. Now when you call us toll-free at (888) 369-2207, simply press 7 to access the company directory to dial by name. We hope you enjoy the new feature as much as we do!

Q: Can I make an external transfer to family members through Online Banking?

A: No. At this time you may only transfer funds to an external account owned by you. However, you can always opt to transfer funds to friends and family through Popmoney® or Bill Payer. For more information or assistance, visit essentialfcu.org or call (888) 369-2207.

Enjoy Your Funds Longer with Skip-A-Payment

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

Simply elect to skip your qualifying credit union loan* payment for the month of January and enjoy the flexibility of having extra funds!

To skip a payment:

- Visit essentialfcu.org and download the Skip-A-Payment Request Form
- Return the completed form in person or by mail
- Enjoy the extra cash!

For more information, please visit essentialfcu.org or call a Call Center Representative at (888) 369-2207.

*Skip-A-Payment fee cannot be added to the balance of the loan. The fee of \$25.00 must be paid in cash or by check or debited from an existing Essential FCU account. By participating in Essential FCU's Skip-A-Payment program, you request that Essential FCU defer your loan payments as indicated. You agree and understand that: 1) Loans must have originated 180 days prior to be eligible; 2) All co-signers of the loan must agree to the Skip-A-Payment program and sign the request; 3) FINANCE CHARGES will continue to accrue at the rate provided in your original loan agreement during and after this time; 4) Deferring your payment will result in you having to pay higher total FINANCE CHARGES than if you made your payment as originally scheduled; 5) The payment deferral will extend the terms of your loan(s); 6) You will be required to resume your payments the following month. If you elected GAP or Warranty Coverage, the coverage will not be extended beyond the original maturity date. All deferrals are subject to Essential FCU approval. Your loan(s) must be current for at least 180 days to accept this offer. Excludes all real estate loans, HELOCs, commercial loans and credit cards. Deadline to respond is at least five days prior to loan due date. Make checks payable to Essential FCU. Send your signed Skip-A-Payment Request Form to Essential FCU, Attn: Skip-A-Pay, P.O. Box 738, Plaquemine, LA 70765, or drop it off at your nearest location.

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Member Services

DEPOSIT ACCOUNTS

Personal Savings Accounts
Personal Checking Accounts
Interest-Bearing Accounts
Holiday Club Accounts
Hi-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
Construction – Perm Financing
Fixed & Adjustable Rates
Second Mortgage Loans
Home Equity Lines of Credit
Land, Lot & Acreage
Mobile/Manufactured Homes

BUSINESS LOANS

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

BUSINESS SERVICES

Tiered Checking Accounts
Monthly Earnings Credits
Same-Day Credit on Deposits
Business Checks & Accessories
FREE Online Banking
Full Line of Merchant Services
Currency Management
Business Rewards Program
Local Support & Service

ONLINE SERVICES

FREE Online Banking
FREE eStatements
FREE Online Bill Pay
View Cleared Checks Online
Visa Online Statements
Online Mortgage Account Management
Electronic Account Alerts
Secure Messaging
Scheduled Transfers
Check Reorders
Mobile Banking

FINANCIAL SERVICES

Investments – Mutual Funds, Annuities, Stocks, Bonds
Estate Planning
Brokerage Accounts
Retirement Plans
Individual Retirement Accounts
Insurance Products
Financial Planning for Businesses

CONVENIENCE SERVICES

Instant-Issue Debit Cards
Extended Hours of Operation
Multiple FRC Locations
Full-Service Call Center
Fee-Free ATM Network
Western Union Partner
Free Debit Card Issued Instantly
24-Hour Telephone & Online Access
Direct Deposit
Night Deposit
Notary Service
Money Orders
Certified Checks
Wire Transfers
Overdraft Protection
American Express® Travelers & Gift Checks

Essential FCU Gets a New Chief Operating Officer

Weston "Wes" Moreau III joined Essential's team in October 2015 as Chief Operating Officer. Born and raised in New Orleans, Wes holds a bachelor's degree in business management from the University of Phoenix. Wes is a 2015 graduate of the Southwest CUNA Management School, and, in addition to his management and leadership experience, his background includes consumer, mortgage and commercial lending; finance sales; operations; and collections and strategic planning. Wes is involved in various community service projects such as Volunteers for Youth Justice, whose mission is to provide a community that cares for children, youth and families in crisis. Wes currently resides in Prairieville with his wife, Desireé, and their two sons, Luke and Matthew.



Essential FCU Contact Information

MAIN PHONE NUMBER

(225) 353-8238
Toll free: (888) 369-2207

MAIN FAX NUMBER

(225) 353-6387

WEBSITE

www.essentialfcu.org

PLAQUEMINE, BATON ROUGE AND GONZALES HOURS

Monday - Friday: 7:30 am - 7:30 pm
Saturday: 9:00 am - 5:00 pm

WALKER AND CENTRAL HOURS

Monday - Friday: 9:00 am - 6:00 pm
Saturday: 9:00 am - 1:00 pm

PLAQUEMINE BRANCH

21925 Highway 1 South

BATON ROUGE BRANCH

6725 Siegen Lane

GONZALES BRANCH

1051 North Airline Highway

WALKER BRANCH

28645 Walker South Road

CENTRAL BRANCH

10513 Sullivan Road

GENERAL MAILING ADDRESS

PO Box 738
Plaquemine, LA 70765

GENERAL EMAIL

support@essentialfcu.org

LOST/STOLEN CREDIT CARD

(800) 654-7728

LOST/STOLEN DEBIT CARD

(800) 442-4757

Essential FCU Board of Directors

Joey Justice, Board Chair
(225) 353-6586 or jbjjustice@dow.com

Lance Parker, Treasurer
(225) 353-6851 or lwparker@dow.com

Robbie Bagaley, Secretary
(225) 309-0230 or
robbie.bagaley@dexcopolymers.com

Roberta Avery, Director
(225) 955-0939 or rarobbie@cox.net

Edmond Jordan, Director
(225) 590-5957 or edmond.jordan@gmail.com

Mary Overall, Director
(919) 720-0799 or mfoverall@gmail.com

Stephan Pierre, Director
(985) 783-4762 or BSPierre@dow.com

Michael T. Samuel, Director
(225) 936-6777 or mtsamuel@cox.net

Kenith Woodall, Director
(225) 933-6185 or klwood111@cox.net

Make the Most of Your Tax Refund

If you're like most people, when tax season rolls around, you file and then wait impatiently for your refund...which you've spent before the check is even in your hands. This year, think about doing something different with the money you get back from the government. Financial advisors suggest these five possibilities for making the most of your money:

1. *Pay down high-interest debt.* Make a list of all loans, balances and corresponding interest rates. Start by paying off the highest interest rates first, and work your way from there!
2. *Start an emergency cash fund.* Set up a separate account with three to six months of living expenses saved in the event of a layoff or unforeseen health problems that aren't covered by insurance.
3. *Invest for your retirement.* Contribute more money to your employer's retirement program, or invest in a Traditional or Roth Individual Retirement Account (IRA).
4. *Invest for your child's college education.* After you've built up your own retirement account, you can turn your attention toward building your children's or grandchildren's college savings plans.
5. *Add to your regular mutual fund investment account.* If you are already contributing the maximum amount to your retirement account, advisors recommend investing in a regular taxable mutual fund to help your money grow.

Meet Your Credit Union: Deede Sanford, Central Branch Manager



Meet Deede, our Central Branch Manager. Deede has been with Essential FCU for over four years and was here when the Central Branch opened its doors. She has over 20 years of banking experience, having first started in Loan Servicing. She then pursued a career in investments, where she was a Relationship Manager for 10 years and obtained a Life, Health and Annuity License as well as a Series 6 License. Before becoming the Central Branch Manager, she was an AVP/Branch Manager for eight years at another financial institution. Deede says, "After working at Essential, I knew I found my niche in the financial industry. I felt like I was home and that I was working with a company with the same values and goals that I have. It is an honor and a pleasure to work for Essential Federal Credit Union, a company that cares as much about the employees as it does about the members." If you're near our Central Branch, stop in and meet Deede. She's the first one to greet you, and you will know it's her when you see her smile...it's contagious!

THEATRE BATON ROUGE'S SPECIAL OFFER FOR ESSENTIAL FCU MEMBERS

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

"COMPLETE WORKS OF WILLIAM SHAKESPEARE"

January 22 – February 7, 2016

"INTO THE WOODS"

March 11 – 27, 2016

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

2016 HOLIDAY SCHEDULE

New Year's Day

Friday, January 1, CLOSED

Martin Luther King, Jr. Day

Monday, January 18, CLOSED

Mardi Gras Day

Tuesday, February 9, CLOSED

Memorial Day

Monday, May 30, CLOSED

Independence Day

Monday, July 4, CLOSED

Labor Day

Monday, September 5, CLOSED

Columbus Day

Monday, October 10, CLOSED

Veterans Day

Friday, November 11, CLOSED

Thanksgiving Day

Thursday, November 24, CLOSED

Christmas Eve

Saturday, December 24, CLOSED

Christmas Holiday

Monday, December 26, CLOSED

New Year's Eve

Saturday, December 31,

All locations open until 1:00 pm

New Year's Holiday

Monday, January 2, CLOSED