

money talk

Q2-2018

Invested in you.

One for the Road!

Get 1% Cash Back on Your Auto Loan!

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Holiday Closings:

Memorial Day: Monday, May 28

Independence Day: Wednesday, July 4

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essential

FEDERAL CREDIT UNION

7 Homeowner Hacks

How to Increase the Value of Your Home

Whether you're trying to sell your house or just want to make your home more enjoyable, increasing the value of your property is easier than you think. Here are some top tips that will boost the value of your home.

Spend an Hour With a Pro: Ask a real estate agent or interior designer to check out your home. In just an hour you can get great ideas for low-cost improvements, and these small touches can go a long way toward improving the look and feel of your home.

Clean Sweep: If your house is on the market, a squeaky-clean home attracts buyers like a magnet.

Curb Appeal: Colorful landscape, a power-washed walkway or a fresh coat of paint on the front door can make your home look attractive and welcoming.

Beautify Your Bath: Replace an outdated vanity, old fixtures and lighting or add a new tile floor. A small investment can bring a big return and give your bath an updated, modern look.

Kitchens Are Hot: Start by swapping out just one item, such as a chipped sink or old microwave for a shiny new stainless model. Small kitchen updates will add big value to your home.

Pick up a Paintbrush: One of the easiest and most cost-effective improvements of all is paint! Freshly painted rooms in neutral colors look clean and updated.

Make More Room: Increase the living space by decluttering and removing the things you don't need or use. Clean out your closets, thin out your shelves and remove furniture that blocks traffic flow.

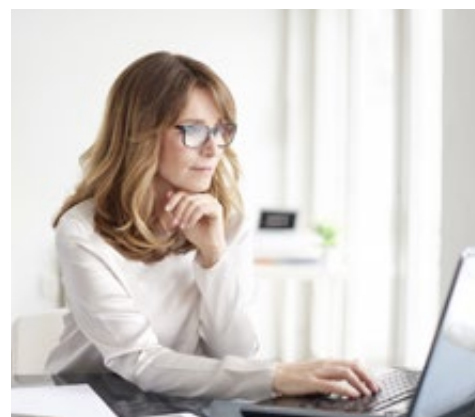


Online Financial Planning

Financial planning can be a daunting subject, and many people do not know where to begin. Essential has partnered with an online program called BALANCESM so our members can have a one-stop shop for financial planning. The best part is... Essential has picked up the tab so this education is completely free for you! A few of the programs include:

- Debt and Budget Coaching
- Credit Report Review
- Student Loan Coaching
- Homeownership Coaching
- Rental Coaching
- Creating a Budget and more!

Not only do you receive education, but you can speak to a certified counselor free of charge. Visit essentialfcu.org to access a program or call a counselor toll-free at (888) 456-2227 Monday – Thursday 9:30 am – 8 pm, Friday 9:30 am – 7 pm, Saturday 11 am – 4 pm.



ESSENTIAL FAQs:

Q: My son is in college and has a job, but does not have an account. Can he cash checks at Essential?

A: YES! The Plaquemine and Siegen Branches cash checks for non-members. Cashing checks is now convenient for your family, friends and neighbors regardless if they're members!

Q: I keep hearing and seeing ads about your Smart Saver Mortgage. Is 100% financing and no PMI really true?

A: Absolutely, it's true! Visit essentialfcu.org and get pre-approved today!

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One for the Road!

Get 1% Cash Back on Your Auto Loan!

If you have been considering purchasing a new vehicle or recreational vehicle, now is the time! For any new or used auto, boat or RV loan, receive:

- **1% Cash Back**
- **90-Day No Pay**
- **Low, Fixed Rate**

Just like summer, this offer is HOT, but will not last forever. This offer will end July 31, 2018, so be sure to get pre-approved today! For more information or to apply, visit essentialfcu.org.

All loan approvals are based on standard loan underwriting guidelines and credit-scoring benchmarks. Actual rate may vary based on credit score. Minimum refinance amount \$10,000 to receive cash back. Maximum cash back payout \$500. Loans currently financed with Essential do not qualify. Credit scores of 680 and above qualify for 90-day no pay.

90-day no pay: Offer only applies to direct auto loans booked during promotional period. Limited-time offer. To qualify, member must have a credit score of 680 or higher and be current on all loans. The minimum loan value must be \$10,000 or greater, and the loan must be closed at Essential. Interest will accrue beginning at closing of the loan. Excludes all loans currently financed with Essential.



Steps to Homeownership Seminars

Discover the steps and processes to becoming a homeowner at our Steps to Homeownership Seminar. Even if you think you are not financially ready to purchase or build a new home, come to our seminar so you can prepare for the future.

Tuesday, March 20 | 6 pm - 8 pm

Kristenwood
14025 Greenwell Springs Rd
Greenwell Springs, LA 70739

Tuesday, March 27 | 6 pm - 8 pm

Delmont Gardens Library
3351 Lorraine St
Baton Rouge, LA 70805

Tuesday, April 10 | 6 pm - 8 pm

Addis Community Center
7520 Hwy 1 South
Addis, LA 70710

Tuesday, April 17 | 6 pm - 8 pm

Baker Branch Library
3501 Groom Rd
Baker, LA 70714

Homeownership Workshops

If you are ready to buy or build a new home but want and need more resources, you will want to attend our Homeownership Workshop. Here you can learn about the building and buying process and meet a local realtor, builder and title company to answer any homeownership questions you may have.

Saturday, April 14 | 10:30 am

Clarion/Mike Anderson's
1500 W Hwy 30
Gonzales, LA 70737

Saturday, April 21 | 10:30 am

Juban's Restaurant
3739 Perkins Rd
Baton Rouge, LA 70808

These seminars and workshops are free and open to the public, so be sure to bring a friend. Seminar and workshop participants will also receive a closing cost discount at Essential just for attending! Space is limited though, so be sure to reserve your seat at essentialfcu.org.

Annual Meeting

Review Essential's accomplishments for 2017 and hear our plans as we focus ahead on 2018 at our Annual Meeting. As a member and owner of Essential, you are cordially invited. There will be gifts, appetizers and door prizes, so be sure to be there!

Wednesday, March 28, 2018, at 6 pm. Presentation will begin at 6:30 pm.
West Baton Rouge Conference Center, 2750 North Westport Dr, Port Allen, LA 70767

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

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
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
Travelers & Gift Checks



Contact Information

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Fax: (225) 353-6387

WEBSITE

www.essentialfcu.org

PLAQUEMINE, BATON ROUGE AND GONZALES HOURS

Monday - Friday: 8:00 am - 6:30 pm
Saturday: 9:00 am - 2:00 pm

WALKER HOURS

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

CENTRAL HOURS

Monday - Friday: 9:00 am - 5:00 pm
Saturday Drive-Thru only: 9:00 am - 1:00 pm

NEW ROADS HOURS

Monday - Friday: 8:00 am - 5:30 pm
Saturday: 9:00 am - 1:00 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

CENTRAL BRANCH

10513 Sullivan Road

NEW ROADS BRANCH

2312 False River Drive, Suite A

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

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Don't
Forget!

Tuesday, April
17 is the IRS tax
filing deadline!

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 money is even in your account. How did you spend your refund? A new TV? That great vacation you've been wanting to take?

This year, think about doing something different with the money you get back from the government. Here are three ideas to help you make the most of your refund:

- 1. Pay down high-interest debt.** With more Americans getting further into debt, many financial advisors believe it is prudent to use your tax refund to pay off as much of your high-interest debt as possible. They advise making 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.** The majority of financial advisors recommend setting 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. Keep this emergency account separate from your checking and savings accounts, so as not to drain this fund for non-emergencies.
- 3. Invest for your retirement.** If you decide to put away your refund for long-term savings, advisors recommend putting it toward your retirement by adding more to your employer's retirement program or a traditional or Roth Individual Retirement Account (IRA) if you are unable to contribute more to your employer's program.

Meet Your Credit Union: Daniel Adkins – Human Resources Manager

Daniel Adkins recently joined the Essential family as the Human Resources Manager. Daniel says, "I am looking forward to really taking the Human Resources Department to the next level and making Essential a place that employees love to work at, that others envy them for being able to work at such a great place."

In his spare time, Daniel enjoys traveling abroad with his two sons and volunteering; he has set up volunteer programs to help orphans in places like Peru and Costa Rica.



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:

"IT'S ONLY A PLAY"

April 20 – May 6, 2018

"MAMMA MIA!"

June 9 - 25, 2018

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

Essential Scholarships

Education is essential, and that's why we are awarding two graduating seniors a \$1,000 scholarship. For complete details and an application form, please visit www.essentialfcu.org. Applications must be submitted no later than **Monday, April 9, 2018**.

In the Community

Essential is a proud sponsor of The American Cancer Society's Relay for Life® and is on track to find a cure! Join us at the upcoming relays:

Iberville Parish
Saturday, April 7
COPAC
2413 Ferdinand St, Plaquemine

West Baton Rouge
Friday, April 13
Brusly High School
630 Frontage Rd, Brusly