

money talk

Q2-2016



Invested in you.

Win-Win Offer!

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Holiday Closings:

Memorial Day
Monday, May 30

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essential
FEDERAL CREDIT UNION

Pump Up Youth Savings and Financial Education with an Allowance



One of the best ways to ensure your children grow up financially fit is to give them practice managing money with an allowance.

Use it as a teaching tool: Regardless of how your children earn an allowance, use it as a tool to reinforce good money habits from an early age. Talk about finances early and often, and set a good example.

Consider matching their savings: To encourage savings, tell your children for every \$1 they set aside for long-term goals, you'll match it in their Essential FCU youth savings account. Share the statements with them so they can see their money grow.

Gradually introduce them to financial products: Deposit their allowance into an Essential FCU youth savings account, and later a share draft/checking account, and help them manage them wisely.

Research shows that kids who learn to manage money at an early age are better prepared to handle their finances when they leave home. We can help jump-start financial education and savings!

Bring in your children to participate in National Credit Union Youth Month™ this April at any of our branches, and we'll help them pump up their savings. Visit essentialfcu.org for more information about Youth Month as well as our Youth Start-Up Savings Account.

Essential Memberships Provide Nearly 80,000 Meals

For every new membership, Essential donates 50 meals to the Greater Baton Rouge Food Bank. We are proud to announce that over the past six months, 79,950 meals were donated on behalf of our members.

As we continue toward our goal of 100,000 meals, we encourage anyone who would like to personally contribute to the cause to please drop 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!

Cash Flow for Wherever You Go: Vacation Loans

Travel funds are flowing fast at Essential! Soak up the sights and savings with our affordable vacation loan. Whether dreaming of cruises, beaches or mountain lakes, you'll enjoy a deluge of budget-friendly benefits:

- Low, fixed rates
- Terms up to 12 months
- Affordable payments

With benefits like these, you can pack up your suitcase and leave financial worries behind.

So apply today – and get ready to wash your stress away! Just visit essentialfcu.org.

ESSENTIAL FAQ:

Q: Does the credit union sell stamps?

A: Yes! As of March 1, we now offer postage stamps to Essential and guest members. The postage stamps are \$4.90 for a half-book and \$9.80 for a full book. You may purchase stamps from any teller at any of our branches – even in the drive-thru!

Q: I'm thinking of buying a new home. Does Essential offer home mortgages?

A: Yes! We recently launched a new line of mortgage products sure to fit anyone's and everyone's needs! From conventional to VA, we have a mortgage loan program for you. Visit essentialfcu.org or call our Mortgage Department at (225) 298-4781 for more information.

Win-Win Offer!

For a limited time only, we are offering our Win-Win Offer! When you move your auto, boat or recreational vehicle loan to Essential, you will get*:

- 1.5% Instant Cash Back
- Lower Monthly Note

A lower note and cash back? That's what we call a **Win-Win Offer!**

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

Example:

Refinance Amount \$23,905	Cash Back	\$358.56
	Current Rate	13.42%
	New Pre-approved Rate	1.64%

*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 is \$10,000 to receive cash back. Maximum cash back payout is \$1,500. Loans currently financed with Essential FCU do not qualify.

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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 Promotion: Community Development Manager

Lis Patrick has been Essential FCU's Public Marketing Coordinator since 2011 and has recently been promoted to Community Development Manager. If you have been to any Essential FCU event, you most likely saw Lis! She currently is a member of the American Advertising Federation, Central Louisiana Chamber of Commerce, Livingston Parish Chamber of Commerce, Ascension Parish Chamber of Commerce, Iberville Parish Chamber of Commerce and is a board member for Theatre Baton Rouge and West Baton Rouge Chamber of Commerce. Lis' education includes a Bachelor of Science from Southeastern Louisiana University, Graphic Design Certification from Louisiana State University and will obtain her CUNA Marketing Management Certification, which is a three year program, this summer. As the Public Marketing Coordinator, she has embraced the community, enhanced the Essential brand and increased awareness. As Community Development Manager, she will continue to ensure Essential is alive in our community and helping our communities prosper. Lis resides in West Baton Rouge with her two daughters. In her spare time she enjoys spending time with family, working out and vacationing.



Don't Forget!

Friday, April 15 is the last day to make IRA contributions.



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
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(919) 720-0799 or mfoverall@gmail.com

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(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

April Is Youth Month

When you open a Youth Start-Up account in the month of April, we have a special token of appreciation for "jump-starting" your savings with us.

We also invite current Youth Start-Up account holders to stop by any branch in the month of April to receive a "Thank You" gift for being Credit Union Strong.

FREE Credit Builder Seminars Every Tuesday in April

Get a free one-on-one review of your credit, an Essential tool for achieving your goals. This seminar is free, but space is limited. Call us at (888) 369-2207 or visit our website, essentialfcu.org, to make your reservation today.

Tuesday, April 5 at 6:30 pm

Addis Community Center
7520 LA-1, Addis, LA 70710

Tuesday, April 12 at 6:30 pm

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

Tuesday, April 19 at 6:30 pm

Mike Anderson's
14140 Greenwell Springs Road, Greenwell Springs, LA 70739

Tuesday, April 26 at 6:30 pm

Big Mike's
123 Aspen Square, Denham Springs, LA 70726

Meet Your Credit Union Jessica Louque – Human Resource Generalist



Jessica Louque, a 2012 graduate of Louisiana State University, started working at Essential FCU nearly two years ago. As our Human Resources Generalist, she is responsible for hiring new employees, maintaining employee records, employee relations and also managing payroll and employee benefits. When someone wants to start working at Essential, Jessica is the first person he/she meets. She ensures

Essential is equipped with the best employees so that our members always have a positive experience. Jessica says, **"I enjoy working at Essential because of the great team of employees we have. They are my motivation and reason I come to work to try and make their daily working experience the best it can be."** In Jessica's spare time, she enjoys spending time with family and friends, and she is always up to go on an adventure to experience something new. If you are interested in meeting Jessica in the job hiring process and working for one of Baton Rouge's best places to work, visit essentialfcu.org and check out Essential's available positions.



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:

"DON'T DRESS FOR DINNER"

April 15 - May 1, 2016

"DISNEY'S THE LITTLE MERMAID"

June 3 - 19, 2016

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.

SEE YOU THERE!

Essential FCU is going to be out and about the next couple of months, and we hope to see you around.

WEST BATON ROUGE RELAY FOR LIFE

Brusly High School
630 Vaughn Drive, Brusly, LA
April 8, 2016, at 6:00 pm

IBERVILLE PARISH RELAY FOR LIFE COPAC

24130 Ferdinand Street, Plaquemine, LA
April 15, 2016, at 6:00 pm

ASCENSION RELAY FOR LIFE

Cabela's
2200 W Cabela Parkway, Gonzalas, LA
April 30, 2016, at 6:00 pm
3:00 pm - 7:00 pm

ESSENTIAL SCHOLARSHIP

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 essentialfcu.org. Applications must be submitted no later than Tuesday, April 19, 2016, so do not delay!