

# MONEYtalk

Q1-2015

## New Name, Same Legacy!

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### **Holiday Closings:**

Monday, January 19 - Martin Luther King, Jr. Day  
Tuesday, February 17 - Mardi Gras Day

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## DLFCU

DOW LOUISIANA FEDERAL CREDIT UNION



## Earn Free Money with Key Checking!

With our Key Checking Account, earning money has never been so easy! Earn **2.50% APY\*** on account balances when you simply:

- **Enroll in eStatements**
- **Have one Direct Deposit or one Bill Payment in eBanking**
- **And process 10 or more Visa® Check Card transactions each month**

**Not only will you earn FREE money, but any time you are assessed a fee at an ATM, we will refund the fee to you at the end of every month!** Let your money start working for you!

\*For more details or to open a Key Checking Account today, visit [www.dlfcu.com](http://www.dlfcu.com), call (888) 369-2207 or see a member service representative at your nearest location.



## DLFCUFAQ:

**Q: Will the phone number change when the credit union name changes?**

A: Absolutely not. You can continue to contact the staff you've grown accustomed to speaking with toll free at (888) 369-2207 or (225) 353-8238.

**Q: With the name change, will the website address change too?**

A. Yes, it will be [www.essentialfcu.org](http://www.essentialfcu.org); however, [www.dlfcu.com](http://www.dlfcu.com) and [www.dowlafcu.org](http://www.dowlafcu.org) will still route you to the new site. You will love the look and feel of the new website, not to mention all of the great features it will now offer! Be on the lookout for [www.essentialfcu.org](http://www.essentialfcu.org) in February 2015!

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## Feature Story:

# New Name, Same Legacy!



**essential**  
FEDERAL CREDIT UNION

In 2015, your credit union, DLFCU, will have a new look and a new name — **Essential Federal Credit Union**.

### Why a New Name?

**You are essential to us.** Members founded Dow Louisiana Federal Credit Union in 1972, and you've been a part of our credit union family ever since. Six years ago, we were granted an expansion to our charter. This expansion allowed us to invite friends and neighbors within the community to join our credit union.

We've come a long way together in the past 40 years, and a fresh look and name will help us grow and strengthen our community even more. As we move forward together, we will continue to provide essential services to you and your family, as well as neighbors and friends, to help you achieve your goals and support our community.

### How Does this Affect Me?

**You don't have to lift a finger.** The transition will be easy and smooth, and your account number will stay the same. We will still provide excellent service, in the same locations, with the same friendly faces — we're just getting a fresh new look. Please feel free to contact us with any questions at 1.888.369.2207 or email us at [dlfcu@dowlafcu.org](mailto:dlfcu@dowlafcu.org).

### Let's Reach New Heights.

**We may have a new name, but our mission is the same.** We will provide the essential financial services you need to help you reach your goals. As your community credit union, and as part of your community, our job is to support one another.

**THANK YOU FOR BEING A MEMBER AND AN ESSENTIAL PART OF OUR COMMUNITY!**

## A Letter from the CEO: *New Name, Same Legacy*



To our member owners,

I thank you for entrusting me as the leader of our credit union. We have accomplished many positive milestones, and I look forward to accomplishing much more in the future. We will strive to keep member service on the forefront in

our efforts to continue producing excellent financial results. The future is extremely exciting with numerous opportunities ahead. As Baton Rouge continues to grow and thrive, we will be there to support and contribute to the overall success of our communities.

By now, you should have received correspondence notifying you of our most recent branding initiative, a new look and a new name: *Essential Federal Credit Union*. In 2008, our credit union received a community charter that allowed us to serve everyone in Baton Rouge and the surrounding parishes. Since then our membership has expanded, allowing other members of our community to take advantage of the great products and services DLFCU has to offer.

What is *Essential*? It is confidence where you bank. It is the quality service you expect and deserve. You are Essential to us, and we'll never take that for granted. We are here to build a stronger community through unity, acceptance and knowledge. We are truly thankful to our original founding members, Dow employees, for the foundation we continue to build upon. I can assure you that the Dow legacy will always remain within our credit union. We expanded our membership and presence in the community over the past six years, and the time has arrived to give our credit union a new look and name, with the same great legacy.

I wish you and your family a very Happy New Year!

Yours truly,

  
Rick Williams

## 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® Traveler's & Gift Checks





## DLFCU Contact Information

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

MAIN FAX NUMBER  
(225) 353-6387

WEBSITE  
www.dlfcu.com

### 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 FRC  
21925 Highway 1 South

BATON ROUGE FRC  
6725 Siegen Lane

GONZALES FRC  
1051 North Airline Highway

WALKER FRC  
28645 Walker South Road

CENTRAL FRC  
10513 Sullivan Road

GENERAL MAILING ADDRESS  
PO Box 738  
Plaquemine, LA 70765

GENERAL EMAIL  
dlfcu@dowlafcu.org

LOST/STOLEN CREDIT CARD  
(800) 654-7728

LOST/STOLEN DEBIT CARD  
(888) 918-7725

## DLFCU 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) 413-2467 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

## 2015 Holiday Schedule

### New Year's Day

Thursday, January 1, CLOSED

### Martin Luther King, Jr. Day

Monday, January 19, CLOSED

### Mardi Gras Day

Tuesday, February 17, CLOSED

### Memorial Day

Monday, May 25, CLOSED

### Independence Day

Saturday, July 4, CLOSED

### Labor Day

Monday, September 7, CLOSED

### Columbus Day

Monday, October 12, CLOSED

### Veterans Day

Wednesday, November 11, CLOSED

### Thanksgiving Day

Thursday, November 26, CLOSED

### Christmas Eve

Thursday, December 24,  
All locations open until 3:00 pm

### Christmas Day

Friday, December 25, CLOSED

### New Year's Eve

Thursday, December 31,  
All locations open until 5:00 pm

## Annual Meeting

Mark your calendar for DLFCU's Annual Meeting! As a member and shareholder of DLFCU, you are cordially invited. Come learn what your credit union did in 2014 and what it plans to do in 2015. Gifts, appetizers and door prizes will be given, so be sure to be there!

**DLFCU Annual Meeting**  
**Wednesday, March 18, 2015 @ 6:00 pm**  
**West Baton Rouge**  
**Conference Center**  
2750 North Westport Drive  
Port Allen, LA 70767

## THEATRE BATON ROUGE'S SPECIAL OFFER FOR DLFCU MEMBERS

DLFCU members are receiving a discounted rate on Theatre Baton Rouge's upcoming performances:

### "OTHER PEOPLE'S MONEY"

January 23 - February 8, 2015

### "COMPANY"

March 6 - 22, 2015

For more information on the shows, visit [www.theatrebr.org](http://www.theatrebr.org). Please call the box office at (225) 924-6496 and mention DLFCU to purchase your tickets.

## SEE YOU THERE!

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

### HOME AND GARDEN SHOW

March 21 - 22, 2015

Baton Rouge River Center

### LOUISIANA SPORTSMEN'S SHOW AND FESTIVAL

March 12 - 15, 2015

Lamar Dixon Center

