

money talk

Q3-2015

Invested in you.

You could win
\$5,000 in cash!

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Holiday Closings:

Monday, September 7
Labor Day

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essential
FEDERAL CREDIT UNION

You're Closer to Paradise Than You Think

Vacation Loans

Sail into savings with great rates on vacation loans! Whether dreaming of white-sand beaches or snow-capped mountains, you can trust a vacation loan from Essential FCU to put you where you want to be – with payments you can afford! So take that second scuba tour or indulge in an extra sleigh ride. Your budget will soon become as relaxed as you are!

Paradise is just a vacation loan away! Apply today at your nearest branch or online.




Family Day

Our Essential family recently gathered for a Family Day at Alexander Park in Brusly, Louisiana. The theme was "Coming Together," and all 128 employees, along with their families, were invited to enjoy crawfish, hamburgers, snowballs, cotton candy, bingo, inflatables and face painting.

ESSENTIAL FAQ:

Q: Did Essential FCU build new branches? Why does it look like you are everywhere?

A: No, we have not built or acquired any new branches, although we plan to increase our footprint in the future. Our five branches are located in Central, Walker, Gonzales, Plaquemine and Baton Rouge on Siegen Drive. Please know that Essential is affiliated with CO-OP® Shared Branching. Therefore, you can often perform basic transactions at other credit unions that are a part of the shared branching network. Visit www.co-opsharedbranch.org to find a shared branch near you. To help recognize our branches, be sure to look for our "spark." 

Q: Why can't I find an Essential app?

A. An Essential app is underway and coming soon, but until then, please continue to use the DLFCU app located in iTunes® or Google Play™. You can still access all of your accounts and perform transactions using the DLFCU app.

You Could Win \$5,000!

Continued from page 1

When you apply for a new loan from Essential, you could win \$5,000 in cash. All membership and loan applications received between May 1 – July 31 will be entered into our Cash Giveaway. Discover the Essential difference, experience our **EASY & QUICK** application process and you could be \$5,000 richer!

3 Convenient Ways to Enter:

- Visit EssentialFCU.org
- Call toll-free at 1.888.369.2207
- Stop by one of our branches

Time is running out! Be sure to get your chance to win \$5,000 in cash TODAY!

The \$5,000 Cash Giveaway is sponsored by Essential FCU. Contest is open to the public and free to enter. All membership and loan applications are acceptable to be considered; one entry per membership. Mortgage and credit card applications do not qualify for giveaway entry. Must be 18 years of age or older to win. Participants can enter by completing a membership application and/or loan application in the branch or online. The winner will be determined by random drawing. The winner will be announced Monday, August 3, 2015, via telephone. All loan approvals are based on standard loan underwriting guidelines and credit-scoring benchmarks. Actual rate may vary based on credit score. Essential employees and immediate family members are not eligible to enter.



Meet Your CEO!

Any questions, concerns or suggestions? This is your credit union, and we want to hear from you. Speak one-on-one with Rick Williams, Essential's President/CEO, to get to know your credit union better. Refreshments will be served.

Wednesday, July 8th
7:30 am - 9:00 am
The Island Country Club
23550 Myrtle Grove Rd, Plaquemine, LA

Wednesday, July 15th
7:30 am - 9:00 am
Another Broken Egg
2531 Citiplace Ct #100, Baton Rouge, LA



New Smart Chip Credit and Debit Cards

Essential is upgrading their credit and debit cards with "smart chips." Later this year, as your credit or debit card expires, you will be issued a new "smart chip card."

- **What is a smart chip card?** Your chip card comes with an encrypted microchip embedded in the card.
- **Why is my card being updated to a chip card?** The microchip provides an enhanced layer of security to your transactions.
- **How is the chip card more secure?** The embedded microchip provides unique data specific to your card and the transaction being processed. These security features make your new chip card difficult to counterfeit.
- **Can I use my card for everyday transactions?** Yes! Your chip card will also have the usual magnetic stripe on the back, so you can continue using your card at ATMs and point-of-sale terminals.

If you have any questions or concerns about the new "smart chip," please feel free to contact us at (888) 369-2207 or email us at support@essentialfcu.org.



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 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

(888) 918-7725

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

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(225) 936-6777 or mtsamuel@cox.net

Kenith Woodall, Director

(225) 933-6185 or klwood111@cox.net

Free Seminars!

HOMEBUYER LOAN

Saturday, August 29th, 11 am
Juban's Restaurant
3739 Perkins Road, Baton Rouge

CREDIT BUILDER

Thursday, September 10th, 6:30 pm
Clarion/Mike Anderson's
1500 Louisiana 30 W, Gonzales

Thursday, September 17th, 6:30 pm
Mike Anderson's
West Lee Drive, Baton Rouge

Considering Buying a Home?

Essential can help! Buying a home is more than just finding a place to live; it's making a smart investment. Essential is here for you every step of the way. Here are some things to know and do before you buy and how we can help:

Pre-approval – When you get pre-approved, you can determine what you qualify for and what you can afford. You will know how much money you need for your down payment, estimated closing costs and approximate monthly mortgage payments. At Essential, we offer free pre-approvals and will sit one-on-one with you to determine the mortgage amount that best fits your budget.

Qualify vs. Afford – The amount you qualify for can be very different from the amount you can actually afford. When you're getting approved, some mortgage lenders look at your debt-to-income ratio, which does not account for health insurance, child care and other expenses. Here at Essential, we work with our members to make sure the mortgage loan is within their budgetary limits.

PMI – Private Mortgage Insurance is coverage that insures the mortgage lender against a loss in the event the borrower defaults on the home loan. PMI is normally required if the down payment or equity is less than 20% of the home's value. PMI can cause your monthly mortgage payment to be higher than anticipated. **Essential offers many mortgages that do not require PMI!**

As our member, we're invested in you, and your best interest is our priority! We believe in people helping people, and at Essential we offer several mortgage options. If you're thinking of building or purchasing a home, let's meet one-on-one to discuss the option that best suits you. Visit essentialfcu.org or call our Mortgage Department at 888.369.2207.

Meet Your Credit Union: Amanda Cusimano, Siegen Assistant Branch Manager



Meet Amanda, Siegen branch assistant manager. Amanda has over 11 years of banking experience and has been with Essential for nearly five years. She has worked at other financial institutions but says none of them can compare to the service Essential provides its members. "I have built lifelong relationships with my Essential members and consider them my family. It's such

a pleasure to be able to come to Essential FCU and not think of it as 'work,'" she says.

In Amanda's spare time, she enjoys traveling, going to Saints games and spending time with family. If you're in the area, stop by the Siegen branch to personally meet Amanda along with her staff!

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:

"MONTY PYTHON'S SPAMALOT"

September 18 – October 4, 2015

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.

SEE YOU THERE!

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

ASCENSION CHAMBER EXPO

Lamar Dixon Expo Center
9039 S St Landry Ave, Gonzales, LA
August 19th, 2015
2:00 pm – 5:00 pm

