

money talk

Q4-2017



Invested in you.

Smart Saver Mortgage

Say Yes to No Down Payment and No PMI!

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Holiday Closings:

Columbus Day: Monday, October 9

Veterans Day: Saturday, November 11

Thanksgiving Day: Thursday, November 23

Christmas Day: Monday, December 25

New Year's Day: Monday, January 1

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essential

FEDERAL CREDIT UNION

Speak to a Mortgage Expert at any Branch Near You

Buying a new home can be stressful enough, and Essential wants to make the loan application process as easy as possible for you. That's why we've implemented a new online application system AND have mortgage experts in every branch, including the Call Center! Now you can apply in person at any branch. However, if you prefer to apply with ease from the comfort of your home, you are going to love our new online application. Visit any branch or essentialfcu.org to apply today.



Assisted Services

**Recent life-changing event?
Know someone who needs help
with their finances?**

Essential's Assisted Services will help get you back on track.

At Essential, we realize life includes many changes, some for the good and some for the bad. We want to make sure we are there for our members through all life's changes. If you or someone you know has experienced a life-changing event that has made it difficult to manage or understand their finances, Essential is here to help with Assisted Services. This courtesy service includes reconciling savings and checking accounts, assisting in bill payment setup, financial overview of all current accounts, establishing monthly duties to maintain accounts, and if desired, online banking training.

This one-on-one service is to provide financial support during difficult times and help members achieve healthy and stable financial lives. We are here to empower our members and strengthen our community. We want to help you enjoy the essentials in your life.



ESSENTIAL FAQs:

Q: Why can't I pay my bills using my phone?

A: You can! We recently performed an upgrade on our mobile app that allows you to now make payments to other financial institutions using your mobile device!

Q: What's going on with the Walker Branch?

A: If you have been by the branch, you have probably noticed construction taking place. The Walker Branch is getting a complete overhaul and a great new updated look!

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Smart Saver Mortgage

When shopping for the right home loan, you can be confident knowing you're saving money when you finance your home with an Essential Smart Saver Mortgage.

The Smart Saver Mortgage allows you to save funds because it offers:

- 100% Financing
- No Required Down Payment
- No PMI
- Fixed Rate

Please note: A credit report fee will be assessed to all applications. This fee will be deducted from the total costs of your loan, if approved. Normal credit restrictions apply. Other restrictions may apply; please see an Essential FCU Representative for details. Income restrictions do apply. NMLS 518556

Use the extra funds for moving expenses, furnishings or even home upgrades. This is a limited-time offer and will not be here for long. Apply in a branch, by calling (888) 369-2207 or online at essentialfcu.org. Get moving today!



Free Home Buyer Seminars

Discover the home buying process from beginning to end. Even if you think you are not financially ready to purchase a home, being a homeowner may be more possible than you think! Come to our FREE seminar to find out the facts. This seminar is open to the public, but space is limited. Reserve your seat by registering at essentialfcu.org or by calling our Call Center at (888) 369-2207. Be sure to bring a friend!

Oak Grove Community Center
Tuesday, September 19 @ 6pm
37433 LA-42, Prairieville, LA 70769

Denham Springs-Walker Branch Library
Tuesday, September 26 @ 6pm
8101 US-190, Denham Springs, LA 70726

Baker Branch Library
Tuesday, October 10 @ 6pm
3501 Groom Rd, Baker, LA 70714

Delmont Gardens Branch Library
Tuesday, October 17 @ 6pm
3351 Lorraine St, Baton Rouge, LA 70805

Same Day ACH

ACH deposits and debits now have the ability to be processed the same day as the transaction was originated. This mandatory change is due to a recent rule created and enforced by the Federal Reserve.

Some benefits to Same Day ACH are:

- Same-day payrolls
- Expedited bill payments
- Account-to-account transfers

We suggest that you assume that all debit transactions will be withdrawn from your account on the day you make them. To ensure you have funds available and to avoid overdraft fees, here are some ways you can keep track of your balance:

- Mobile Banking - Download our free Essential Federal Credit Union app to your smartphone. This has a "Quick Balances" widget, allowing you to quickly access your current balances and the last few transactions without having to log in to your app.
- Online Banking - View your account online using any computer, tablet or smartphone.
- Use a check register - Balance your account the "old fashioned way." Even if you do not use checks, it's wise to keep track of your spending.

If you have any questions or concerns, please email us at eservices@essentialfcu.org or speak to a representative at (888) 369-2207.

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

MAIN NUMBERS

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

(800) 442-4757

Essential FCU Board of Directors

Joey Justice, Board Chair
(225) 353-6586 or jjustice@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

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

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



Member Appreciation Day

You are the heartbeat of Essential and we want to thank you for all that you do. Please let us personally thank you by attending our Member Appreciation Day. Stop by any branch on Thursday, October 19, between 11am and 2pm for gifts, refreshments and thanks.

Special Essential YETI Offer

Essential has a special offer just for members, along with their friends and family. We are offering Essential YETI® Tundra 35 ice coolers for \$200.* The cooler holds 20 cans with a 2:1 ice-to-contents ratio and would be the perfect gift for everyone this holiday season. Stop by any branch to purchase yours.

*Coolers are priced at \$200 + tax. Tax may vary depending on parish tax. All sales are final. This offer is while supplies last.



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:

"TO KILL A MOCKINGBIRD"

September 22 - October 8, 2017

"SISTER ACT"

November 3 - 19, 2017

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.

Call for Essential Board Nominations

Each year, Essential members have the opportunity to elect their fellow members to our all-volunteer Board of Directors. Every Essential member over the age of 18 and in good standing is eligible to be nominated for the election; all nominees agree to serve for a full term of three (3) years. For those interested in learning more about the qualifications for a Board position, please contact Robbie Bagaley by email at robbie.bagaley@dexcopolymers.com. Interested parties may also contact us by mail:

Essential Federal Credit Union
ATTN: Robbie Bagaley
P.O. Box 738, Plaquemine, LA 70765

All nominations must be received by October 31, 2017, in order to be considered.

Meet Your Credit Union: Amy Kennedy – Plaquemine Branch Manager

Amy Kennedy recently joined the Essential team as the new Plaquemine Branch Manager. Amy has a combined 19 years of banking, management, lending and financial services experience. She is a Baton Rouge native who now lives in Walker and enjoys CrossFit, spending time with family and friends and being a proud mother to her 12-year-old son, who is a second degree black belt and talented artist.

