

# money talk

Q4-2018

*Invested in you.*

**Visa Credit Cards**  
**0% Interest** for six months  
**PLUS** Get a \$100 Hotel Reward

*Continued  
on page 3*



## **Holiday Closings:**

- Columbus Day: Monday, October 8
- Veterans Day: Monday, November 12
- Thanksgiving Day: Thursday, November 22
- Christmas Eve: Monday, December 24  
All locations open until 1:00 pm
- Christmas Day: Tuesday, December 25
- New Year's Eve: Monday, December, 31  
All locations open until 3:00 pm
- New Year's Day: Tuesday, January 1

## **Table of Contents:**

- 2 Share Certificates • Boat Loans  
Membership Appreciation • FAQs
- 3 Special Visa Offer • Free Financial Workshop
- 4 Meet Your Credit Union • Survey  
Call for Board Nominations • Holiday Loan  
Essential's Theatre Baton Rouge Special Offer

  
**essential**  
FEDERAL CREDIT UNION

## Elevate Your Interest With Share Certificates!

36-month  
2.00%  
APY

48-month  
2.80%  
APY

60-month  
3.00%  
APY

Watch your money increase by simply investing in an Essential Federal Credit Union Share Certificate. You will get a great rate with **guaranteed returns**. Make more money with your money!

With a low minimum of \$500 and no maximum, your funds are going to soar!

\*APY = Annual Percentage Yield. Early withdrawal penalties may apply.

## Member Appreciation Day!

Members are the heartbeat of Essential, and that's why we want to dedicate a day of appreciation just for you! Please join us at any Essential branch October 18, 2018, between the hours of 10:00 am - 2:00 pm for Member Appreciation Day with refreshments and giveaways. Thank you for being a member!



## Fast Boats, Faster Loan Process

Nothing says Christmas in Louisiana like a new boat! With our rock-bottom, low rates and fast loan process, trade the turkey for fresh fish this season!

To apply and fish today, visit [essentialfcu.org](http://essentialfcu.org) or visit any branch!

## ESSENTIAL FAQs:

**Q: Why are CO-OP Shared Branching transactions now required to take place inside the branch?**

**A:** We value our members, and we strive to put them first. Therefore, we have dedicated all drive-thru lanes solely to Essential members. We have also dedicated one teller station in the lobby to serve our CO-OP Shared Branching friends, leaving more tellers and stations for our members so you can be served faster. You are our priority, and we hope you like the changes.

**Q: What is that new icon at the bottom of your website?**

**A:** This icon indicates that Essential's website is ADA compliant and ensures people with disabilities have an equal opportunity to participate in the many services provided by us.

Continued from page 1

# Visa Credit Cards with 0% Interest for six months

## PLUS Get a \$100 Hotel Reward\*\*

You may be eligible to carry our Visa® Platinum Rewards card or our low-rate Titanium credit card. Both cards deliver the savings you deserve with added benefits you'll enjoy. Get more, so you can live more, when you use our card to help manage your daily expenses. Take a look!

- **0.00% Introductory APR\*** Choose between our low-rate Titanium card or our Platinum Rewards card. Plus, on either card receive 0% APR for six months on purchases or balance transfers. After that, your rate will be 8.75%-17.49% on the Titanium card or 11.50%-17.99% on the Platinum card. The APRs will vary with the market based on the Prime Rate and your creditworthiness.
- **One-to-One Rewards\*\*** You'll earn one point for every \$1 spent on purchases with the Platinum card.
- **No Balance Transfer Fee\*\*** That's right. There's no fee when you transfer your balances with the other guys to an Essential credit card.
- **Added Security of Chip Technology\*\*** The chip card technology is enhanced security built into your card to help protect you from fraud, so you can shop and travel with confidence.
- **Personal Assistance Available, 24/7\*\*** Have a question about your card or benefits? We're here around the clock.

To apply, visit [essentialfcu.org](http://essentialfcu.org), call us at (888) 369-2207 or visit any branch.

\*Introductory rate good until the first day of the billing cycle that includes the 6 month anniversary date of the opening of your account. The information about the costs of the card described is accurate as of 9/17/18. This information may change after that date. Cardholder benefits are subject to change without notice.

\*\*Contact your Financial Institution at (888) 369-2207 for detailed terms and conditions that may apply. Hotel Loyalty Rewards offer is good for \$100 toward a minimum two (2) night stay. Hotel Loyalty Rewards are redeemable toward hotel stays booked only through [www.hotelloyaltyrewards.com](http://www.hotelloyaltyrewards.com). Hotel Reward will be mailed by February 28, 2019. The Hotel Loyalty Reward cannot be redeemed or exchanged for cash, check or credit, only as specified herein. Reservations may be changed or cancelled based upon the travel provider's cancellation policy as indicated on the website. Upon arrival and check-in at a hotel, you are responsible for the entire length of stay. No refunds or credits will be issued for any nights reserved but not consumed. Must be 21 years or older. Only one Hotel Loyalty Reward may be used per reservation, per card holder, or per family. THIS TRAVEL AWARD IS NOT VALID WHERE PROHIBITED BY LAW. Additional restrictions may apply.



## Free Financial Planning

Essential cares about its members' financial wellness. That's why we've partnered with industry-leading BALANCE to provide our members with free access to expertly crafted financial education and resources to help with members' financial matters. Below is a list of FREE financial webinars offered for the upcoming months. Visit [essentialfcu.balancepro.org](http://essentialfcu.balancepro.org) to sign up.

If you would like a customized webinar topic or have questions, contact BALANCE at (800) 808-4327 or email [partner-relations@balancepro.org](mailto:partner-relations@balancepro.org).

### October – Safeguarding Kids' Identity and Online Privacy

Today's youth generation is tech-savvy and connected online. However, parents still play an important role in helping them avoid online hazards such as identity theft, privacy and cyberbullying. This workshop covers important issues including online privacy tips, managing computer settings, smartphone apps and positive online behavior.

Session 1: Tuesday, October 9, 2018 @ 12:30 pm

Session 2: Thursday, October 18, 2018 @ 7:30 pm

### November – Breezing Through the Holidays

It may be called "the most wonderful time of the year," but December can also be filled with unwanted debt from holiday spending. Learn budgeting strategies and tactics to avoid that year-end credit card crunch and sidestep debt traps in the future.

Session 1: Tuesday, November 6, 2018 @ 12:30 pm

Session 2: Thursday, November 29, 2018 @ 7:30 pm

## 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

(866) 664-9364

## Essential FCU Board of Directors

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

Lance Parker, Treasurer  
(225) 353-6851 or lparker@dow.com

Robbie Bagaley, Secretary  
(225) 252-4599 or  
robbiebagaley@yahoo.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

Stephan Pierre, Director  
(225) 353-1784 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



## Call for Essential Board Nominations

## 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:

### "LITTLE SHOP OF HORRORS"

September 21-October 7, 2018

### "ONE FLEW OVER THE CUCKOO'S NEST"

November 2-18, 2018

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

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 [robbiebagaley@yahoo.com](mailto:robbiebagaley@yahoo.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, 2018, in order to be considered.

## Holiday Loan Special

Rates as low  
as 8.25% APR\*

It's never too early to start planning for the holidays! That's why we're offering a limited-time Holiday Loan starting October 15. With our Holiday Loan Special, you can enjoy:

- Low FIXED rates
- Up to 48-month term
- 90-Day No Pay
- Loan amounts up to \$5,000

This offer is just for the holiday season and ends December 31. Apply early so you can take advantage of special holiday pricing and events such as Black Friday!

\*APR = Annual Percentage Rate.

## Keep an Eye Out for Our New Survey Coming to Your Inbox Soon!

We are excited to announce that we have created an easier, more convenient way for you to let us know about your experience with us, and you should see it in your inbox soon! As part of our ongoing improvement efforts, we have created a short survey, and we would love to get your feedback.

This survey will be sent to you by our partner, Satmetrix Systems, Inc., on our behalf, and should take just a couple of minutes to complete. If you have any questions, please contact us at (888) 369-2207 or email us at [eservices@essentialfcu.org](mailto:eservices@essentialfcu.org). We truly appreciate your business and look forward to receiving your feedback.

*As a reminder, Essential and its partner, Satmetrix Systems, Inc., will never ask for any personal information.*

## Meet Your Credit Union: Emily Hyde – Marketing Coordinator

Meet Emily Hyde, Essential's Marketing Coordinator. Emily, a Louisiana State University graduate, is relatively new to the financial arena but gives us a fresh, new perspective in the marketing department. Emily is responsible for planning and coordinating events such as our Homeownership Seminars and Workshops, as well as our Relay for Life events held in various communities. Her experience, strong communication skills and upbeat, positive personality make her a great asset to the credit union and the community.

In her spare time, you can find Emily checking out new sceneries and the coolest venues around town. She also enjoys cheering on her LSU Tigers alongside her husband, Eric, and German Shepherd fur baby, Vader.

