

money talk

Q3-2018



Invested in you.

Cashback Bonus!

Get instant cash with an auto, boat or RV loan!

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Holiday Closings:

Independence Day: Wednesday, July 4

Labor Day: Monday, September 3

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Essential's Theatre Baton Rouge Special Offer



essential
FEDERAL CREDIT UNION

Back-to-School Skip-A-Pay

Does back-to-school shopping have your wallet feeling a little stretched? No need to worry, because Essential can help with a Skip-A-Payment offer. Simply elect to skip your qualifying credit union loan* payment for the month of July or August and enjoy the flexibility of having extra funds.

*For more information or to download your Skip-A-Payment Request Form, visit essentialfcu.org.



Plan to Travel This Summer?

If you plan to travel this summer or anytime of the year, be sure to let us know. Often transactions that are abnormal to your typical spending behavior can set off alerts and your Visa® debit and/or credit card can be blocked. This is to prevent possible fraudulent charges. When you notify us of your destination and traveling dates, we can ensure your transactions are not interrupted.

You can let us know when you are traveling within Online Banking. Simply log into your Online Banking Account, hover over Secure Forms at the top and then select Travel Notification. It's that easy.



Essential Scholarship Winners

Essential offers two unique scholarship opportunities. The first one is the Panther Pride Credit Union Scholarship, which was established in honor of the graduating students of Brusly High School where Essential houses PPCU, their student-run credit union. The second is the Essential Scholarship, which is open to any graduating student who is a member or has a parent/guardian who is a member of Essential.

Recipients were each awarded a \$1,000 scholarship for demonstrating academic excellence and outstanding commitment to their school and community, and for submitting an essay stating where they saw themselves in five years, financial challenges faced by young adults today and why they should be selected for this scholarship. Essential is proud to announce the PPCU Scholarship was awarded to Kyana Thymes of Brusly High School and the Essential Scholarship was received by St. John's Zoe Bertrand.



ESSENTIAL FAQs:

Q: I always forget when my loan is due. Can you send me a reminder?

A: YES! Essential can email and/or text you alerts and notifications. You can select from an array of alerts, such as: Loan Payment Due, Loan Payment Overdue and Low Balance. You can even have your balance automatically sent to you. To set up alerts, log into Online Banking, select Additional Services and then choose Text Banking & Alerts.

Q: Do I have to come into a branch to apply for a mortgage?

A: Absolutely not! We're all about convenience. You can get pre-approved and apply for any mortgage product, including our 100% financing and no PMI Smart Saver Mortgage, online at essentialfcu.org. To get started, visit our website from any desktop or even a mobile device!

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Cashback Bonus!

Get 1% Cash Back on Your Auto, Boat or RV Loan!*

This summer, have one for the road...1% cash back, that is! Get a cashback bonus on any auto, boat or RV loan plus 90-day no pay and a low, fixed payment. That's three whole months with no payments and extra cash in your pocket right now!

- **1% Cash Back**
- **90-Day No Pay**
- **Low, Fixed Rate**

Just like summer, this offer is HOT, but will not last forever. This offer will end July 31, 2018, so be sure to get pre-approved today! For more information or to apply, visit essentialfcu.org.

*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 \$10,000 to receive cash back. Maximum cash back payout \$500. Loans currently financed with Essential do not qualify. Credit scores of 680 and above qualify for 90-day no pay.

90-day no pay: Offer only applies to direct auto loans booked during promotional period. Limited-time offer. To qualify, member must have a credit score of 680 or higher and be current on all loans. The minimum loan value must be \$10,000 or greater, and the loan must be closed at Essential. Interest will accrue beginning at closing of the loan. Excludes all loans currently financed with Essential.



Free Financial Planning

Essential cares about its members' financial wellness. That's why we've partnered with industry-leading BALANCESM to provide our members with free access to expertly-crafted financial education and resources to help with members' financial matters. BALANCE can assist with confidential, no-cost financial counseling services to help our members develop a sensible budget and manage spending and debt. For all financial life stage changes and more, we – in partnership with BALANCE – are here to help. Visit <https://essentialfcu.balancepro.org> to get started.



New Contact Center Hours to Better Serve You

Effective July 1, the Contact Center will begin servicing members:

Monday - Friday 7:30 am - 7:30 pm

Saturdays 9:00 am - 5:00 pm

You can reach a Contact Center Specialist between these hours by dialing (225) 353-8238 or toll-free 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

(866) 664-9364

Essential FCU Board of Directors

Joey Justice, Board Chair
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Lance Parker, Treasurer
(225) 353-6851 or lwparker@dow.com

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(225) 252-4599 or
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Kenith Woodall, Director
(225) 933-6185 or klwood111@cox.net



Pack Your Bags! It's Time for a Vacation!

Our competitive vacation loan interest rates won't last long, so stop by one of our offices before they pass you by.

Whether your ideal vacation is lounging poolside, climbing a mountain or touring historical monuments, you can get the money you need for the vacation you've always dreamed of.

Contact us today to learn more about our amazing vacation loan rates!

Give Us Your Feedback

At Essential, we strive to provide the most efficient, precise and courteous service possible. The only way to know how we're doing is to hear from you, our member. Let us know what we're doing right or what areas we need work on. Call our dedicated feedback phone number, (225) 379-5198, or email us at feedback@essentialfcu.org.

Meet Your Credit Union: Michael Parker – Central Branch Manager

Prior to becoming Central's Branch Manager, Michael was the Assistant Branch Manager at our Siegen Branch and has been a member of the Essential family for eight years. Michael studied Finance at Louisiana State University and is currently a Theology major at Franciscan's Missionaries of Our Lady College.

In his spare time, he enjoys weight-lifting and cooking outdoors. When he's not at Essential, you can find him volunteering at nursing homes, Prison Ministry and as a football coach for youth football.

When asked what he likes most about Essential, he said, "Essential is committed to serving the community. For a company to be so dedicated to share their knowledge, products, and services with all people in surrounding areas gives us all here purpose. Purpose to make a difference daily to the members that we serve."



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:

"THOROUGHLY MODERN MILLIE"

August 16-19, 2018

"FUN HOME"

September 7-16, 2018

"LITTLE SHOP OF HORRORS"

September 21-October 7, 2018

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.



If you like banking here, you'll love working here even more! Essential offers:

- Competitive Salaries
- Outstanding Benefits
- Opportunity for Career Growth
- Flexible Hours
- And so much more!

To view current job openings or to apply, visit essentialfcu.org or email your resume to hrdept@essentialfcu.org.