

# money talk

Q2-2019

*Invested in you.*



Rates You Can Get Excited About: 2.50% APY\* Six-Month Share Certificate

Continued on page 3



## Holiday Closings:

Memorial Day: Monday, May 27

Independence Day: Thursday, July 4

## Table of Contents:

2 Faster Online Loans

Free Financial Webinars • FAQs

3 Share Certificates • IRS Filing Date  
TurboTax Special Offer

4 Meet Your Credit Union • Credit Check  
Scholarships • In the Community

Essential's Theatre Baton Rouge Special Offer



essential

FEDERAL CREDIT UNION

## Free Financial Webinars

As a member of Essential Federal Credit Union, you have access to free financial education through our partnership with BALANCE. This education includes webinars, which are like seminars, except they are conducted over the internet. You simply click a link to participate in the presentation. Below is a list of upcoming webinars.

### APRIL – UNDERSTANDING CREDIT

**Credit:** Many want it, but how do you get it? This session covers all aspects of becoming an educated credit consumer, including how lenders evaluate for credit approval, factors that impact credit qualification, how credit scoring works and ways money management today impacts credit standing tomorrow.

Session 1: Tuesday, April 9, 2019 | 12:30 pm CT

Session 2: Thursday, April 18, 2019 | 7:30 pm CT

### MAY – STOCK MARKET BASICS

Many financial planners say it's wise to invest your savings in the stock market rather than leave your money in a low-interest account. Before you jump into the stock market, it's important to know that investing in stocks comes with risks. This workshop provides the basics needed to get a clear understanding of the stock market, the risks involved, ways to reduce risks, how to buy stocks and how to maintain your account.

Session 1: Tuesday, May 7, 2019 | 12:30 pm CT

Session 2: Thursday, May 16, 2019 | 7:30 pm CT

To register for a webinar, visit our "News" page at [www.essentialfcu.org/home/about/news](http://www.essentialfcu.org/home/about/news).



## Now You Can Get an Online Loan Faster

Essential just upgraded its Online Loan Application process. This enhancement will now allow for a quicker response. And the best part is you can do everything without ever stepping foot inside a branch!

Go to our "Apply" page at [www.essentialfcu.org](http://www.essentialfcu.org) and put our new Online Loan Application process to the test. We think you're going to love it!



- + The perfect wedding
- + An exotic honeymoon
- + A master's degree
- + A house in the suburbs

## ESSENTIAL FAQs:

Q: "Do you provide Vacation Loans?"

A: YES! We know vacations are always needed, whether it's for a trip to the beach or to snowy mountaintops. That's why we offer Vacation Loans year-round. You can apply at [www.essentialfcu.org](http://www.essentialfcu.org).

Q: "I received really great service the other day. How can I let the employee's boss know?"

A: This is awesome! We LOVE feedback! There is a "Feedback" form on our homepage at [www.essentialfcu.org](http://www.essentialfcu.org). You can tell us all about your experience, and it will be reviewed by branch and senior management.



Continued from page 1

# Rates You Can Get Excited About!

With rates as high as **2.50%** APY\* for a six-month Share Certificate, it's never been a better time to invest in one! There are lots of benefits of a Share Certificate:



- **Guaranteed Interest Earned** – It's impossible to lose funds with a Share Certificate (unlike mutual funds), making it a great investment with guaranteed returns.
- **Fixed Rates and Terms** – The Annual Percentage Yield will never decrease during the life of your Certificate, nor will the length of the Certificate change.
- **No Fees\*** – It costs nothing to open a Share Certificate, and as long as you do not withdraw funds early, there are no penalties!

Tax returns give you the perfect opportunity to invest in a Share Certificate. You can open a Share Certificate account with as little as \$500, and there is no maximum amount, which means the more you invest, the more you earn. Lock in your rate now! To open an account or for more rates and terms, visit [www.essentialfcu.org](http://www.essentialfcu.org).

\* APY=Annual Percentage Yield. Note: Certificates may be subject to early withdrawal penalties. Dividends are paid out either monthly or quarterly. \$500 minimum.

## Exclusive TurboTax Savings for Essential Members

If filing your taxes is still on your to-do list, we've got a great offer for you. Essential members can save up to \$15 on TurboTax® Federal products. TurboTax is the simple way to file your taxes with a user-friendly program and easy-to-follow questions. Take advantage of this special savings offer by logging in to Essential's Online Banking, hovering over "Additional Services" and then selecting "My TurboTax."

Don't Forget!

Monday, April 15, is the IRS tax filing deadline!



## 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  
Fixed & Adjustable Rates  
Second Mortgage Loans  
Home Equity Lines of Credit

### 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

### NEW ROADS HOURS

Monday - Friday: 8:00 am - 5:30 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



## Check Your Credit

It's always a good habit to check your credit report annually. It's completely free, and it's an important part of managing your personal finances. You will want to review it for any accounts that you may have forgotten and close any credit cards you may no longer have (you know...the one you opened to get the discount and never used again).

Checking your credit report is also a good indicator if you are a victim of identity theft. Review it for any names you do not recognize, Social Security numbers that do not belong to you or accounts that are not yours.

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling toll-free (877) 322-8228.

## Essential Scholarships

Education is essential, and that's why we are awarding two graduating seniors a \$1,000 scholarship. For complete details and an application form, please visit [www.essentialfcu.org](http://www.essentialfcu.org). Applications must be submitted no later than Monday, April 8, 2019.



## Essential FCU Board of Directors

Joey Justice, Board Chair  
(225) 353-6586 or [jbjjustice@dow.com](mailto:jbjjustice@dow.com)

Lance Parker, Treasurer  
(225) 353-6851 or [lwarker@dow.com](mailto:lwarker@dow.com)

Robbie Bagaley, Secretary  
(225) 252-4599 or  
[robbiebagaley@yahoo.com](mailto:robbiebagaley@yahoo.com)

Roberta Avery, Director  
(225) 955-0939 or [rarobbie@cox.net](mailto:rarobbie@cox.net)

Edmond Jordan, Director  
(225) 590-5957 or [edmond.jordan@gmail.com](mailto:edmond.jordan@gmail.com)

Mary Overall, Director  
(919) 720-0799 or [mfoverall@gmail.com](mailto:mfoverall@gmail.com)

Stephan Pierre, Director  
(225) 353-1784 or [bspierre@dow.com](mailto:bspierre@dow.com)

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

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

## Meet Your Credit Union: Jessica Szomi – Gonzales Branch Manager

Jessica Szomi first started at Essential in 2006 and has been the Gonzales Branch Manager for over four years. Jessica always lives up to her motto, which is: "Essential people create solutions... Be Essential." As a resident of Ascension Parish for 15 years, she is passionate about helping her community. Jessica is always volunteering to help with Essential's Food Bank initiatives and Ascension's Relay for Life, and presents financial education seminars in her surrounding area.

When Jessica is not tending to her members, you can find her caring for her husband of 21 years, Alex, and her two sons, Brenden and Brycen. She enjoys vacationing, cooking and all things Louisiana: fishing, crawfish and the Saints!



## 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:

### "THE EXPLORER'S CLUB"

April 26 – May 12

### "DISNEY'S NEWSIES"

June 14 – 30

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.

## In the Community

Essential is a proud sponsor of the American Cancer Society's Relay for Life® and will be walking to help find a cure! Join us at the upcoming relays:

West Baton Rouge  
Friday, April 5  
5:00 pm – 10:00 pm  
Brusly High School  
630 Vaughn Road, Brusly

Iberville Parish  
Saturday, April 6  
4:00 pm – 10:00 pm  
COPAC  
23640 Railroad Avenue, Plaquemine

Essential will also be at the Livingston Parish Business Expo. Check us out for great giveaways and a chance to win our door prize.

Tuesday, May 7  
4:00 pm – 7:00 pm  
Suma Hall Community Center  
28975 S Satsuma Road, Livingston