

# money talk

Q1-2019

*Invested in you.*

**Earn More With Essential:  
Rates Are Going Up!**

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## **Holiday Closings:**

New Year's Day: Tuesday, January 1

Martin Luther King Jr. Day: Monday, January 21

Mardi Gras Day: Tuesday, March 5

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**essential**  
FEDERAL CREDIT UNION

## FREE Financial Webinars

As an Essential member, we offer free financial webinars through our partnership with Balance. Make a New Year's resolution to get financially fit! These free webinars can be accessed from your home, office or on the go! Check out our "News" page at [www.essentialfcu.org](http://www.essentialfcu.org) and sign up for one of the following webinars.

### JANUARY — SAVING WITH PURPOSE

Saving money is much easier with a goal in mind. This workshop shows you how to choose the right goals for you and overcome barriers to achieving them.

Session 1: Tuesday, January 8, 2019 | 12:30 pm CT

Session 2: Thursday, January 17, 2019 | 7:30 pm CT

### FEBRUARY — YOUR CREDIT SCORE

One of the most important numbers consumers have is their credit score; it affects the ability to purchase a home, buy a car, get a credit card and other financial decisions – but it can also hinder them. This workshop reviews types of credit scoring models currently used, including FICO®, Vantage, nontraditional and bankruptcy risk. Participants will understand why these mathematical assessments were developed and how they can use them to their advantage.

Session 1: Tuesday, February 5, 2019 | 12:30 pm CT

Session 2: Thursday, February 21, 2019 | 7:30 pm CT



## 2019 Holiday Schedule

### New Year's Day

Tuesday, January 1, CLOSED

### Martin Luther King Jr. Day

Monday, January 21, CLOSED

### Mardi Gras Day

Tuesday, March 5, CLOSED

### Memorial Day

Monday, May 27, CLOSED

### Independence Day

Thursday, July 4, CLOSED

### Labor Day

Monday, September 2, CLOSED

### Columbus Day

Monday, October 14, CLOSED

### Veterans Day

Monday, November 11, CLOSED

### Thanksgiving Day

Thursday, November 28, CLOSED

### Christmas Eve Day

Tuesday, December 24

All locations open until 3:00 pm

### Christmas Day

Wednesday, December 25, CLOSED

### New Year's Eve

Tuesday, December 31

All locations open until 3:00 pm

### New Year's Day

Wednesday, January 1, CLOSED

## ESSENTIAL FAQs:

**Q: "I have not been selected for your new Voice of the Member survey, but would like to give my feedback. How can I do that?"**

**A:** We love hearing from our members! Visit [www.essentialfcu.org](http://www.essentialfcu.org) and click on the icon on the homepage that says "Give us Feedback." It's that simple! Thanks for asking and we look forward to hearing from you.

**Q: "Do I have to use only Essential ATMs to not be charged a surcharge?"**

**A:** No. As an Essential member, you have access to nearly 30,000 surcharge-free ATMs nationwide. Visit [www.essentialfcu.org](http://www.essentialfcu.org) to find a surcharge-free ATM convenient to you!



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# Rates Are Going Up!

Your money can make money just by being deposited in an Essential account. It's that simple! Our Share Certificate rates are at an all-time high and are guaranteed funds. That means you will always make a profit and will never lose money with our Certificates. Check out the current rates:

3-month Certificates	1.25% APY
6-month Certificates	1.30% APY
12-month Certificates	2.25% APY
18-month Certificates	2.50% APY
24-month Certificates	2.61% APY
36-month Certificates	2.91% APY
48-month Certificates	3.00% APY
60-month Certificates	3.25% APY

Another way to earn money with your money is with our Key Checking Account. Its APY is currently 2.53% APY, but effective February 1, 2019, rates will increase to **3.00% APY!**

To earn this rate, you must have a Key Checking Account and meet these simple monthly qualifications:

- 10 or more Visa® Check card transactions
- Enrolled in eStatements (no mailed statements)
- Direct Deposit or one Bill Payment

To start earning more money with your money, visit a branch or call us at **(888) 369-2207** to open an account today!

APY=Annual Percentage Yield. Rates may change after account is opened. Minimum to open is \$5. If qualifications are met each monthly qualification cycle: (1) Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$20 effective February 1, 2019 (up to \$5 per single transaction) and credited to account on the last day of monthly statement cycle; (2) balances up to \$10,000 receive APY of 2.53% until February 1, 2019, when the rate will change to 3.00%; and (3) balances over \$10,000 earn 0.30% interest rate on portion of balance over \$10,000, resulting in 0.30%-2.53% (3.00% effective February 1, 2019) APY depending on the balance. If qualifications are not met, all balances earn 0.05% APY. Qualifying transactions must post to and settle account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle an account. ATM transactions do not count towards qualifying debit card transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. Fees may reduce earnings. Transfers between accounts do not count as qualifying transactions. Limit one account per SSN. For more information or details, please see Truth-in-Savings disclosure at [www.essentialfcu.org](http://www.essentialfcu.org).

## Enjoy Your Funds Longer With Skip-A-Payment!

Now that the holidays are over, are you feeling the stress of having overbought? Or possibly how you're going to pay off your credit card charges? No need to worry, because Essential can help with our Skip-A-Payment offer.

Simply elect to skip your qualifying credit union loan\* payment for the month of January and enjoy the flexibility of having extra funds!

To skip a payment:

- Visit [essentialfcu.org](http://essentialfcu.org) and download the Skip-A-Payment Request Form
- Return the completed form in person or by mail
- Enjoy the extra cash!

For more information, please visit [essentialfcu.org](http://essentialfcu.org) or call a Contact Center Specialist at **(888) 369-2207**.



\*Skip-A-Pay fee cannot be added to the balance of the loan. The fee of \$35.00 must be paid in cash or check, or debited from an existing Essential account; by participating in Essential's Skip-A-Pay program, you request that Essential defer your loan payments as indicated. You agree and understand that: 1) Loans must have originated 180 days prior to be eligible; 2) All co-signers of the loan must agree to the Skip-A-Pay program and sign the request; 3) FINANCE CHARGES will continue to accrue at the rate provided in your original loan agreement, during and after this time; 4) Deferring your payment will result in you having to pay higher total FINANCE CHARGES than if you made your payment as originally scheduled; 5) The payment deferral will extend the terms of your loan(s); 6) You will be required to resume your payments the following month. If you elected GAP or Warranty Coverage, the coverage will not be extended beyond the original maturity date. All deferrals are subject to Essential approval. Your loan(s) must be current for at least 180 days to accept this offer. Excludes all real estate loans, HELOCs, commercial loans and credit cards. Two Skip-A-Payments are allowed per loan within one calendar year. Deadline to respond is at least five days prior to loan due date. Make checks payable to Essential. Send your signed Request and Authorization to Essential, Attn: Skip-A-Pay, P.O. Box 738, Plaquemine, LA 70765 or drop off to your nearest location.

## 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 jbjjustice@dow.com

Lance Parker, Treasurer  
(225) 353-6851 or lwparker@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

## In the Community



Essential partnered with The Greater Baton Rouge Food Bank on November 10th for its second Drive-Thru Pantry. The event was held at The Rock Church in Zachary, and nearly 400 meals consisting of a hen and side dishes were distributed to those in need.

In addition to the meals, Essential employees personally donated dessert mixes to accompany the meals. At Essential's annual training day held in October, employees were asked to write encouraging messages to be affixed to each dessert mix.

Over 25 people, including employees and their families, volunteered their time to package grocery bags and fill trunks with Thanksgiving dinner. Volunteer and Essential employee Terry Seta Luke said, "As an Essential employee, just to put in an hour or two is huge. We can't always give money, but we can certainly give time. It's a blessing we can pass on to others and there's no greater feeling."

Rick Williams, Essential President/CEO, stated, "That is one thing that is very important to our credit union, to be able to give back to the communities in which we serve."

## Simplify Your Finances

It's easy to stay on top of your bills with these features inside your online account:

- Set automatic payments with the flexibility to stop or change them any time before they're sent.
- Get helpful reminders that help you pay on time.
- Choose eBills to receive bills in the same place you pay them – all online.

To get started, log in to Online Banking at [www.essentialfcu.org](http://www.essentialfcu.org). For assistance, call our Contact Center at (888) 369-2207 or email an eServices Specialist at [eservices@essentialfcu.org](mailto:eservices@essentialfcu.org).

## Meet Your Credit Union: Tara Landry – New Roads Branch Manager

Tara Landry was recently promoted as Branch Manager to our New Roads location. With over seven years' experience in the financial industry, she is a wonderful asset to the Pointe Coupee community. In her new role, she looks forward to helping people every day.

When Tara is not helping members, you can find her watching football and Big Brother, riding horses or spending family time on the farm.



## 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:

### "SILENT SKY"

January 18 – February 3

### "THE 25TH ANNUAL PUTNAM COUNTY SPELLING BEE"

March 8 – March 24

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.



## Save the Date: Annual Meeting

Mark your calendar for Essential's Annual Meeting! As a member and shareholder of Essential, you are cordially invited. You can expect to hear what your credit union did in 2018 and its goals and plans for 2019. Gifts, appetizers and door prizes will be given, so be sure to be there!

**Wednesday, March 20, 2019**

**Doors open at 6:00 pm**

**Presentation will begin at 6:30 pm**

**West Baton Rouge Conference Center**

**2750 North Westport Drive, Port Allen, LA 70767**