

# money talk

Q1-2017

*Invested in you.*

## Recovering From the Holidays?

*Continued on page 3*



### **Holiday Closings:**

New Year's Holiday  
Monday, January 2

Martin Luther King, Jr. Day  
Monday, January 16

Mardi Gras Day  
Tuesday, February 28

### **Table of Contents:**

2 New Branch  
Operations Center Relocating • FAQ

3 Recovering From the Holidays  
Essential Gives Back

4 Meet Your Credit Union • See You There  
Annual Meeting • Budgeting Tools  
Essential's Theatre Baton Rouge Special Offer



**essential**

FEDERAL CREDIT UNION

# Essential Opens a New Branch in New Roads

Essential has served the Greater Baton Rouge area as a community-chartered credit union for over eight years now. We currently have five locations but just acquired a sixth in Pointe Coupee Parish by merging with Pointe Coupee Education Association Federal Credit Union.

All Essential members and former Pointe Coupee Education Association Federal Credit Union members are welcome to bank at our new location in New Roads.

## The new Essential branch location is:

2312 False River Drive, Suite C  
New Roads, LA

## New Roads branch hours:

Monday - Friday: 8:00 am - 5:30 pm  
Saturday: 9:00 am - 1:00 pm

## Essential Operations Center Will Be Relocating

Essential Federal Credit Union will be relocating our back office Operations Center to Baton Rouge. Our new Operations Center will be located at 2370 Towne Center Boulevard. Essential has experienced a tremendous amount of growth over the past few years and has outgrown our current Operations Center location in Plaquemine. The relocation is scheduled to occur in the second quarter of 2017. The branch located in Plaquemine will remain open with its current extended hours, 7:30 am - 7:30 pm, Monday through Friday, and 9:00 am - 5:00 pm on Saturdays.

"We are excited about the growth our credit union has experienced over the past few years. We have been able to serve more members, increase employment opportunities and give back more to the community. This relocation will give us more square footage for our employees...and allow for more growth opportunities in the future," said Rick Williams, President/CEO of Essential.

Essential currently has six locations – Plaquemine, Baton Rouge, Walker, Central, New Roads and Gonzales – and employs approximately 120 employees. The new Operations Center will house the Executive Management Team, Call Center, Mortgage Department, Card Services, Accounting, eServices, Human Resources & Training, Indirect Lending Department, Collections, Information Technology, Marketing and the Commercial Department.

## ESSENTIAL FAQ:

**Q: I'm moving out of state, where there are no Essential branches. Can I still bank with you?**

**A:** Absolutely! No matter where you are, you can bank with us. There are several ways to conveniently bank with us:

**Online Banking:** Check balances, make transfers, pay bills and more with Online Banking.

**Mobile Banking:** Deposit checks with the snap of your smartphone. Download the free Essential app at iTunes® or Google Play™.

**CO-OP Shared Branches<sup>SM</sup>:** You can make basic Essential transactions at CO-OP Shared Branches and use thousands of ATMs surcharge free across the country. Visit [www.co-opsharedbranch.org](http://www.co-opsharedbranch.org) or call (888) SITE-CO-OP to find a CO-OP Shared Branch near you.

Continued from page 1

# Recovering From the Holidays?

After this holiday season, are you dreading receiving your high-interest credit card statements? Don't start the new year off by paying high interest rates on your credit cards. Save money with Essential's solution by transferring all your balances to a new Visa® Platinum or Titanium Credit Card. Here are a few reasons to transfer your balances to an Essential Visa Credit Card today:

- **No balance transfer fee**
- **No annual fees**
- Receive a **LOW** rate on balance transfers and new purchases
- Make one monthly payment instead of multiple payments to various cards
- Earn rewards points for every dollar you spend to use towards merchandise, flights, cruises and much more

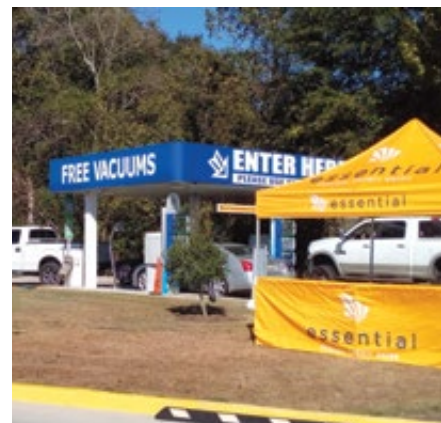
We make applying easy. Call your Essential Representative today at (888) 369-2207 to apply, visit one of our convenient locations or visit us online at [essentialfcu.org](http://essentialfcu.org) to take advantage of Essential's exceptional Visa Credit Card.

APR=Annual Percentage Rate. All loan approvals are based on standard loan underwriting guidelines and credit-scoring benchmarks. Actual rate may vary based on credit score. The APR for purchases, cash advances and balance transfers will be disclosed at the time of credit approval.



## Essential Gives Back in Central

Last quarter, Essential teamed up with Central's Geaux Clean Car Wash for a car wash takeover, giving the community free automated car washes. The car wash was originally scheduled for the end of the summer but was postponed due to the overwhelming damage the community received from flooding. Allison Brown, Essential Vice President of Marketing, stated, "It was really heart touching to be able to give back to a community that lost so much. A lot of people came through that day with new vehicles that were purchased after the flood, so to be able to do this was really moving." Nearly 400 cars were washed during the four-hour giveaway.



## 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

Tiered Checking Accounts  
Monthly Earnings Credits  
Same-Day Credit on Deposits  
Business Checks & Accessories  
FREE Online Banking  
Full Line of Merchant Services  
Currency Management  
Business Rewards Program  
Local Support & Service

### ONLINE SERVICES

FREE Online Banking  
FREE eStatements  
FREE Online Bill Pay  
View Cleared Checks Online  
Visa Online Statements  
Online Mortgage Account Management  
Electronic Account Alerts  
Secure Messaging  
Scheduled Transfers  
Check Reorders  
Mobile Banking

### FINANCIAL SERVICES

Investments – Mutual Funds, Annuities, Stocks, Bonds  
Estate Planning  
Brokerage Accounts  
Retirement Plans  
Individual Retirement Accounts  
Insurance Products  
Financial Planning for Businesses

### CONVENIENCE SERVICES

Instant-Issue Debit Cards  
Extended Hours of Operation  
Multiple FRC 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  
American Express® Travelers & Gift Checks



## Contact Information

### MAIN NUMBERS

(225) 353-8238  
Toll Free: (888) 369-2207  
Fax: (225) 353-6387

### WEBSITE

[www.essentialfcu.org](http://www.essentialfcu.org)

### PLAQUEMINE, BATON ROUGE AND GONZALES HOURS

Monday - Friday: 7:30 am - 7:30 pm  
Saturday: 9:00 am - 5:00 pm

### WALKER AND CENTRAL HOURS

Monday - Friday: 9:00 am - 6:00 pm  
Saturday: 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 C

### GENERAL MAILING ADDRESS

PO Box 738  
Plaquemine, LA 70765

### GENERAL EMAIL

[eservices@essentialfcu.org](mailto:eservices@essentialfcu.org)

### LOST/STOLEN CREDIT CARD

(800) 654-7728

### LOST/STOLEN DEBIT CARD

(800) 442-4757

## Essential FCU Board of Directors

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

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

Robbie Bagaley, Secretary  
(225) 309-0230 or  
[robbie.bagaley@dexcopolymers.com](mailto:robbie.bagaley@dexcopolymers.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  
(985) 783-4762 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)

## 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 2016 and its goals and plans for 2017. Gifts, appetizers and door prizes will be given, so be sure to be there!

**Wednesday, March 15, 2017, at 6:00 pm**

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

**West Baton Rouge Conference Center**

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

## Start the New Year With a Budget

Online Banking has a lot of budgeting tools that are also customizable to fit your needs. Review your monthly spending in easy-to-read reports. You can also take advantage of our user-friendly calculators to help assist with a budget. You can log in to Online Banking and find our calculators at [essentialfcu.org](http://essentialfcu.org). Email our eServices department if you need specific help at [eservices@essentialfcu.org](mailto:eservices@essentialfcu.org).



## 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 of:

### "A FEW GOOD MEN"

January 20 - February 5, 2017

### "THE DROWSY CHAPERONE"

March 10 - 26, 2017

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.

## See You There

On March 31, Essential will be participating in the Iberville Relay for Life®. We invite all members to walk with us as we show our support for finding a cure for cancer.

**Friday, March 31, 2017**

**5:00 pm**

**City of Plaquemine Activity  
Center (COPAC )**

**23640 Railroad Avenue,  
Plaquemine, LA 70764**

## Meet Your Credit Union: Tonya Cummings – New Roads Branch Supervisor

You may recognize Tonya Cummings from the Plaquemine Branch, where she has been employed with Essential for over 10 years. During her time at Essential, she has become very knowledgeable of the credit union's procedures, products and policies. She will be a wonderful asset to the Pointe Coupee community.

