

money talk

Q4-2016

Invested in you.

Rebuild and Replace: Flood Relief Products

Continued on page 3



Holiday Closings:

Columbus Day
Monday, October 10

Veterans Day
Friday, November 11

Thanksgiving Day
Thursday, November 24

Christmas Eve
Saturday, December 24

Christmas Holiday
Monday, December 26

New Year's Holiday
Monday, January 2



essential
FEDERAL CREDIT UNION

Make the Most of Your Money

For a limited time only, Essential is offering an exclusive CD special!* So sit back, relax and let your money work for you!

- **2.00%^{APY}**
- 36-month term
- \$500 minimum deposit to open
- No maximum deposit amount



For more information or to open your CD, please visit essentialfcu.org or call a Call Center Representative at 888.369.2207.

*The CD special must be opened with new money, meaning funds may not be transferred from existing Essential accounts. No bonuses or bump-up rates added. Dividends calculated and posted quarterly.

Essential Gives Back



Essential Federal Credit Union partnered with WAFB on August 24 for the Raising Hope Telethon. The Raising Hope Telethon collected funds for The Greater Baton Rouge Food Bank and The Salvation Army of Greater Baton Rouge. Both organizations suffered significant losses due to the recent historic flooding that began August 13.

Twenty Essential employees worked the 5 am – 10 pm telethon by answering the telephones and processing donation payments. Essential was honored to host such a successful telethon benefiting two phenomenal local organizations.

The first donation call was accepted by the Essential CEO/President, Rick Williams. Mr. Williams commented, "It was humbling to see the outpouring of generosity, kindness and love from our community. We had a variety of callers, from out-of-state to local givers. Also, callers who lost everything but still

wanted to give what they could to help their neighbors. No donation was too small or too large, and I know the funds collected will make a powerful impact to our community."

The telethon collected over \$56,000, which will be equally shared between the two organizations. The Salvation Army and The GBR Food Bank are still accepting donations. Essential is collecting monetary donations on behalf of The GBR Food Bank on its website, www.essentialfcu.org. You may also drop off any non-perishable food items to any Essential branch location. To donate to the Salvation Army, please visit http://give.salvationarmyusa.org/gulf_coast_floods.

ESSENTIAL FAQ:

Q: Do you have any seminars coming up?

A: We are currently working on a new seminar focusing on finances after a crisis. Be on the lookout for dates and registration on our "News" page located on our site at www.essentialfcu.org.

Q: I have a Club Account. When can I expect to receive my funds?

A: If you are set up for funds to automatically transfer, you can expect funds to be transferred on October 10. However, please keep in mind that you are allowed to withdraw funds from your Club Account three times a year without penalty.

Feature Story *Continued from page 1*

Essential is here to help those affected by the devastating flooding in our area. We know our community is in need of assistance for rebuilding, repairing and replacing everyday essentials that were lost due to the flooding. Essential has developed the following products with you in mind:

New & Used Auto Loans

- Rates as low as 1.64% APR
- Low \$500 minimum loan amount
- Longer terms, up to seven years (up to 36 months for older autos)
- 100% financing available (up to 125% financing available for qualified members)
- Payment Protection
- GAP Insurance available
- Extended Warranty available

Extra Equity

- Low rates
- Borrow up to \$50,000
- 125% loan to value
- Essential will cover a portion of the closing cost

With quick, local decision making, we can have you back on the road and in your house with our Flood Relief Products. Visit essentialfcu.org or visit any branch to apply.

Unsecured Relief Loans

- Fixed rates
- Maximum term of five years
- Receive money quickly and in a lump sum
- Borrow amounts based on creditworthiness and income



Buyers Beware: Seven Ways to Avoid Buying Flood-Damaged Vehicles

The massive Louisiana flooding in August led to thousands of area vehicles being damaged in the rising waters. Many Louisianans will likely be in the market for replacement vehicles and looking for a good deal to combat the many unexpected expenses of starting over after a flood.

Ready to start shopping now that you're prepared? Visit essentialfcu.org to learn how you can get pre-approved for an auto loan.

Essential Cautions You that if a Deal Sounds Too Good to Be True—It Probably Is!

You could easily fall into the trap of buying back a flooded vehicle. Many vehicles that suffer flood damage and are totaled out by insurance companies can be "salvaged" and sold for profit at a low cost to consumers. While these vehicles may seem fine to the buyer's eye, masked problems are likely to cause issues down the road, making for a poor investment.

*APR = Annual Percentage Rate. Limited time offer. All loan approvals are based on standard loan underwriting guidelines and credit-scoring benchmarks. Actual rate may vary based on credit score, discounts, and/or surcharges, loan term, and loan to value. Offer does not apply to loans currently financed with the credit union. Cannot be combined with any other offer. Loan discounts cannot be applied.

Walker Opens a Mobile Site!

We are proud to announce the opening of our mobile site located in front of the Walker Essential branch at 28645 Walker South Road. The Walker branch was heavily impacted by the recent devastating flood that swept over the Greater Baton Rouge area.

The mobile site offers the usual hours of 9 am - 6 pm, Monday through Friday, and 9 am - 1 pm on Saturdays. Members and potential members may conduct usual business at the mobile site as well as take advantage of Essential's Flood Relief Products. The mobile site also contains an ATM and Night Deposit Dropbox.

"We know the community is in need of financial support; Essential is here and ready to serve the community in this time of need," said Rick Williams, President/CEO of Essential.



Essential employees serving the Walker community free jambalaya lunches

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



Essential FCU Contact Information

MAIN PHONE NUMBER

(225) 353-8238
Toll free: (888) 369-2207

MAIN FAX NUMBER

(225) 353-6387

WEBSITE

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

PLAQUEMINE BRANCH

21925 Highway 1 South

BATON ROUGE BRANCH

6725 Siegen Lane

GONZALES BRANCH

1051 North Airline Highway

WALKER BRANCH

28645 Walker South Road

CENTRAL BRANCH

10513 Sullivan Road

GENERAL MAILING ADDRESS

PO Box 738
Plaquemine, LA 70765

GENERAL EMAIL

support@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 jbjjustice@dow.com

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

Robbie Bagaley, Secretary
(225) 309-0230 or
robbie.bagaley@dexcopolymers.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

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

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

Essential Welcomes New VP of Finance

Darlene Gibson joined Essential's team in July 2016 as the VP of Finance. As a longtime resident of West Baton Rouge, Darlene brings over 20 years of credit union experience to Essential. She is a graduate of Port Allen High and achieved her bachelor's degree from Southern University. Darlene has previous volunteer experience with CASA and continues to volunteer as a children's advocate within her community. We are excited to have her experience, passion for credit unions and kind demeanor on our team. Welcome aboard, Darlene!

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 20, 2016 for Member Appreciation Day with refreshments and giveaways. Thank you for being a member!

Call for Essential Board Nominations

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 robbie.bagaley@dexcopolymers.com. Interested parties may also contact us by mail:

Essential Federal Credit Union

ATTN: Robbie Bagaley

PO Box 738, Plaquemine, LA 70765

All nominations must be received by October 31, 2016, in order to be considered.

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:

"PETER AND THE STARCATCHER"

November 4 - 20, 2016

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.

2017 Holiday Schedule

New Year's Day
Monday, January 2, CLOSED

Martin Luther King, Jr. Day
Monday, January 16, CLOSED

Presidents' Day
Monday, February 20, CLOSED

Mardi Gras Day
Tuesday, February 28, CLOSED

Memorial Day
Monday, May 29, CLOSED

Independence Day
Tuesday, July 4, CLOSED

Labor Day
Monday, September 4, CLOSED

Columbus Day
Monday, October 9, CLOSED

Veterans Day (observed)
Friday, November 10, CLOSED

Thanksgiving Day
Thursday, November 23, CLOSED

Christmas Holiday
Monday, December 26, CLOSED

New Year's Holiday 2017
Monday, January 2, CLOSED