

Contact Information

MAIN NUMBERS

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Toll Free: (888) 369-2207
Fax: (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

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) 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 lw Parker@dow.com

Robbie Bagaley, Secretary
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(225) 590-5957 or edmond.jordan@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



It Strikes Every Year – The Tax Deadline!

But there is good news! You can still open an Individual Retirement Account (IRA) at Essential. We offer a variety of investment products including Roth IRAs and Traditional IRAs.

Your IRA contributions may be tax-deductible and the earnings may be tax-deferred. This means your earnings won't be taxed as long as they stay in the IRA. The contribution limit is \$5,500 annually and \$6,500 if you're over 50. IRAs provide a safe way to save for retirement or other long-term goals while earning competitive market interest rates. Plus, they could help you save on taxes.

You can make 2016 IRA contributions until **April 18, 2017**, so don't delay! For more information on IRA options at Essential, call, stop by or visit our website.

Tuesday, April 18, is the IRS
tax filing deadline!

Don't
Forget!

Meet Your Credit Union: Will Campbell, Jr. – Vice President of Commercial Services

Will Campbell recently joined Essential Federal Credit Union as the Vice President of Commercial Services. Will comes to Essential with over 15 years of commercial banking experience, bringing a wealth of knowledge and supreme member service. His primary role is to ease the banking process for business owners by offering business deposit accounts, loans, merchant services and more. If you have questions or interest in Essential's Commercial Services, you can contact Will and his team at (888) 369-2207.



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:

"THE FOREIGNER"

April 21 - May 7, 2017

"DISNEY'S BEAUTY AND THE BEAST"

June 9 - 25, 2017

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.

See You There

Essential is going to be out and about in the community within the next couple of months. We hope to see you around...

West Baton Rouge Relay for Life®

Friday, April 7 @ 5:00 pm
Brusly High School
630 Vaughn Drive, Brusly, LA

Ascension Relay for Life

Saturday, April 29 @ 6:00 pm
Lamar Dixon
9039 South Saint Landry Avenue,
Gonzales, LA

Free Homebuyer & Construction Loan Seminar

Monday, May 8 @ 6:30 pm
Mike Anderson's
1031 West Lee Drive, Baton Rouge



money talk

Q2-2017

Invested in you.

Get Moving!

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Holiday Closings:

Memorial Day
Monday, May 29

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essential

FEDERAL CREDIT UNION



April is National Credit Union Youth Month: Give a Hoot About Savings

The first step to teaching your kids about money is talking about money.

"The most effective way to teach is by having frequent discussions and don't ever lecture," said Ted Beck, president and chief executive of the National Endowment for Financial Education, in a recent *Wall Street Journal* article. "Look for teachable moments and always be willing to answer questions."

Unfortunately, this step can also be the hardest.



A 2015 T. Rowe Price survey found that 72% of parents experienced at least some reluctance to talk to their kids about financial matters, and 18% were either very or extremely reluctant. The most common reasons given were that the parents didn't want them to worry about financial matters or thought they were too young to understand.

But on his blog, the personal-finance guru and radio host Dave Ramsey encourages parents to be more open with their kids about money, even their failures. Parents' biggest regrets are often not saving enough or going into too much debt, wrote Ramsey. Being honest about that in an age-appropriate way, he stated, can be a powerful lesson.

- **Ask questions.** If you're going out to eat, talk about the price difference between the options, and ask them which they would choose. If they select the more expensive, talk through what you might have to give up later in the week.
- **Make them part of your budgeting.** If you're doing any kind of financial planning for the year, solicit input from your kids. Enlist them in your savings goals — no one watches you more closely than your kids, so they're natural accountability partners! If you're uncomfortable revealing too much of your financial picture, you can keep the discussions high level, but involving them makes money less abstract.
- **Open a youth savings account at Essential Federal Credit Union.** This is the best way to help them learn to save for what they find meaningful in life. A lifetime of good savings habits can start now!

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. Applications must be submitted no later **Monday, April 10, 2017**, so do not delay!

ESSENTIAL FAQ:

Q: I'm unable to attend your credit seminars due to work, but I still need info and help with my credit. Can you help?

A: Absolutely! All of our Member Service Representatives are equipped to help with credit. You are welcome to come to any branch and speak to a representative at your convenience.

Q: Do you offer gift cards?

A: Yes! We offer Visa® Gift Cards. They make the perfect gift for anyone, especially upcoming graduates! Visa Gift Cards can be used wherever the Visa logo is accepted, which is almost anywhere! You can purchase a Visa Gift Card at any of our branches.

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Get Moving!

This is the perfect time to get moving with an Essential Mortgage. Statistics show spring is the best time to find the perfect home listed for sale. Once you find the home of your dreams, Essential has a full staff of Mortgage Specialists ready to help you finance your new home quickly and easily. Just a few reasons you will want to finance with Essential are:

- **Great Rates**
- **Fast Approvals**
- **Weekend Appointments**
- **Free Credit Consultations**
- **No Application Fee**



Essential has an array of mortgage products sure to fit anyone and everyone's needs. From Conventional to VA, we have a mortgage loan program for you! Visit us at www.essentialfcu.org or contact us at (888) 369-2207 to get pre-approved and packing today!

Credit Scores Simplified: Free Seminars

Credit scores can be overwhelming, but Essential simplifies them with our free seminars. Learn the who, what, when, where and why to credit scores. Get information on why credit scores are important, how to obtain good credit, when credit can affect your life and more.

Sit back, relax, enjoy a free meal and learn the basics of credit scores! Please come to the seminar that best fits your schedule.

These seminars are completely free and are open to the public, so be sure to bring a friend. Space is limited. Please be sure to RSVP at www.essentialfcu.org.

East Baton Rouge Community

Tuesday, April 4 @ 6:30 pm

Mike Anderson's

1031 West Lee Drive, Baton Rouge

West Baton Rouge Community

Tuesday, April 18 @ 6:30 pm

Addis Community Center

7520 LA-1, Addis

Point Coupee Community

Tuesday, May 2 @ 6:30 pm

Scott Civic Center

1200 Major Parkway, New Roads

Gonzales Community

Tuesday, April 11 @ 6:30 pm

Mike Anderson's/Clarion Inn

1500 Louisiana 30 West, Gonzales

Central & Livingston Community

Tuesday, April 25 @ 6:30 pm

Sammy's Restaurant

14800 Wax Road, Central



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

