

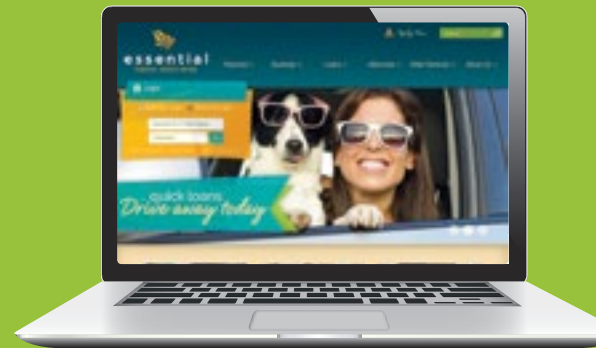
money talk

Q2-2015

Invested in you.

Website Gets A Fresh New Look!

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Holiday Closings:

Monday, May 25
Memorial Day

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essential
FEDERAL CREDIT UNION

Free Seminars!

Our **Home Buyer Seminar** will cover and explain the buying process from beginning to end. Even if you think you are not financially ready to purchase a home, come to our seminar so you can prepare for the future...you might find you ARE ready to be a home owner!

At our **Credit Bureau Seminars**, you will learn how credit can affect your life, how to build good credit, how to repair your credit and how to maintain good credit. Get a one-on-one review of your credit report with one of our experts.

Both seminars are open to the public, and there will be refreshments and door prizes, so bring a friend! Please RSVP at essentialfcu.org or call (888) 369-2207, as space is limited. We look forward to seeing you there!

HOME BUYER SEMINAR

April 25, 2015 @ 11:00 am
Juban's Restaurant
3739 Perkins Road, Baton Rouge

CREDIT BUREAU SEMINARS

April 21, 2015 @ 6:30 pm
Bike Mike's
123 Aspen Square, Denham Springs

May 7, 2015 @ 6:30 pm
Mike Anderson's Central
14140 Greenwell Springs Road,
Greenwell Springs

Congratulations, Graduates!

What better way to say "Congratulations" than with an Essential Visa® gift card? They can be loaded with any dollar amount and can be used anywhere Visa is accepted. It fits all sizes and is exactly what your graduate wants and needs. They can be purchased at any of our convenient locations.



Heidi Burch Named Gonzales Branch Manager

Our Gonzales Branch recently promoted Assistant Branch Manager Heidi Burch to Branch Manager. Heidi has been with the credit union for four years and has 18 years of banking experience, 10 of which have been in management. If you're near the Gonzales Branch, be sure to stop in and meet our new Manager. We're sure you will love her as much as we do!

ESSENTIAL FAQ:

Q: I did not receive my tax notice in the mail. Where is it?

A: If you are an eMember, meaning you are enrolled in eStatements, your tax notices are available through eBanking. To view your tax notices (1098 and 1099-INT), log into eBanking and click on the "flashing" notice icon on the right-hand side of your screen or click on the Accounts tab and then on the eNotices subtab. You should see your tax forms there. If you incur any issues accessing your forms or have any questions, please contact a Member Service Representative at (888) 369-2207.

Q: The deposit and withdrawal slips are now all combined. Why did they change?

A: You're absolutely right, they did change! You can now avoid the hassle of filling out multiple slips for multiple transactions. Now you only need one slip for all of your transactions! If you find you are having a hard time adjusting to the change, please feel free to ask for assistance from any MSR.

New Website

You may have visited our website recently and noticed it looks a lot different! As you know, our name changed and therefore we felt you deserved an easier-to-use, more eye-appealing website that reflects our new name. That's why we launched www.essentialfcu.org.

At essentialfcu.org, you will notice:

- Dlfcu.com and dowlafcu.org redirect you to essentialfcu.org
- Navigation tabs are better organized to help you find what you're looking for
- Access to the eBanking login from any web page
- Mobile optimization so you can bank easily from your mobile device
- One website to service all members, personal and business
- And much more!

We think you will love the new look of www.essentialfcu.org. Be sure to check it out today! We would love to hear your feedback pertaining to the new website. Please email us at support@essentialfcu.org and let us know what you think!

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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

Don't Forget!

Wednesday, April 15
is the IRS tax filing



Tuition

Education is an essential part of life, and we care about your education and the education you provide to your children. That's why we offer grade school tuition loans. You will gain peace of mind knowing our grade school tuition loans offer:

- Low, Fixed APR*
- Terms up to 12 Months
- Loan Discounts Available

Apply online at essentialfcu.org or call (888) 369-2207 for more information.

*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.



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

(888) 918-7725

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) 413-2467 or edmond.jordan@gmail.com

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Stephan Pierre, Director
(985) 783-4762 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

IRAs – They’re Not Just for Tax Time

Contrary to what many people think, an IRA (Individual Retirement Account) can be opened or contributed to at any time during the year—not just at tax time. A traditional or Roth IRA can be funded anytime during the year and up until April 15 of the following year. However, the earlier in the year an IRA is opened, the greater the long-term accumulation potential.

Changing jobs or retiring?

Get the peace of mind you’re looking for and consider rolling over your 401(k) to an Essential FCU IRA where it’s safe and secure. Rolling over your 401(k) or other qualified retirement plan from your previous employer gives you more flexibility and control while keeping all the great tax advantages.

Your Essential FCU Individual Retirement Account is federally insured up to \$250,000, so you know your hard-earned money will be there when you need it, regardless of where the stock market is headed.

To decide whether a Roth or traditional IRA is right for you, please contact us today!



Meet Your Credit Union: Huey Watson, Call Center Assistant Manager



If you have called our Call Center, you have most likely had the pleasure of talking with Huey Watson. When you’re on the phone with him you can literally hear him smile!

With 15 years of customer service experience, Huey is an excellent asset to Essential FCU! When asked why he loves working for Essential, he said, **“I love the family-friendly atmosphere. Senior Management truly cares about their**

employees and the members. It’s a fun, great place to wake up and come to each and every day. My co-workers have become my extended family. My plans are to retire from Essential!” In his off-time he enjoys traveling with friends, shopping and eating at new restaurants.

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:

“BOEING BOEING”

April 24 - May 10, 2015

“THE MUSIC MAN”

June 5 - 21, 2015

For more information on the 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 FCU is going to be out and about the next couple of months and we hope to see you around...

WEST BATON ROUGE RELAY FOR LIFE

Brusly High School
630 Vaughn Drive, Brusly, LA
April 17, 2015
5:30 pm - 12:00 am

IBERVILLE PARISH RELAY FOR LIFE

COPAC
24130 Ferdinand Street, Plaquemine, LA
April 17, 2015
6:00 pm

LIVINGSTON CHAMBER EXPO

Suma Center
28975 South Satsuma Road
May 12, 2015
3:00 pm - 7:00 pm

