

# money talk

Q4-2015



*Invested in you.*

## Enhanced Online Banking

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### Holiday Closings:

- Veterans Day – Wednesday, November 11
- Thanksgiving Day – Thursday, November 26
- Christmas Eve – Thursday, December 24  
(open until 3:00 pm)
- Christmas Day – Friday, December 25
- New Year's Eve – Thursday, December 31  
(open until 3:00 pm)
- New Year's Day – Friday, January 1

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**essential**  
FEDERAL CREDIT UNION

# Together We Give Back!

Here at Essential FCU, not only are we member focused, we're also committed to bettering and serving our communities. That's why we have partnered with the Greater Baton Rouge Food Bank in hopes of providing over 100,000 meals to those in need.



- For every new membership, Essential will donate 50 meals to the Greater Baton Rouge Food Bank.
- Essential is also a drop-off location for canned food now through December.

Employees are currently collecting any donated canned items. Please join us, so that we can make a difference in your community, one life at a time. Feel free to drop off any of your nonperishable items at one of our Credit Union locations. Let's give back together, because at Essential, we know the good things in life always come back around!

## Essential FCU Locations:

### Gonzales

1051 North Airline Highway

### Plaquemine

21925 Highway 1 South

### Baton Rouge

6725 Siegen Lane, Suite K

### Central

10513 Sullivan Road

### Walker

28645 Walker South Road

## CD Special!

For a limited time, Essential is offering an exclusive CD Special that earns 2.50% APR! It's time you start letting your money work for you!

- 2.50% APR
- 48-month term
- \$500 minimum deposit to open
- No maximum deposit amount

\*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.



## \$5,000 CASH WINNER!

Congratulations to Essential FCU's \$5,000 cash winner, Russell Lemaire Jr. We appreciate the opportunity to assist you with your financial needs.



## ESSENTIAL FAQ:

**Q: I have an old DLFCU debit and/or credit card. Will I need to come get new cards with the Essential FCU logo?**

**A:** No, you will not need to. Your DLFCU card(s) can still be used until it expires. Once your card has expired, you will then receive a replacement card in the mail that will have the new Essential logo.

**Q: I received a text message asking if I've authorized a particular transaction on my debit card. Is this something that Essential does as a courtesy for their members?**

**A:** Yes. If there is ever suspicious activity transpiring on your debit card, our Visa® Fraud Detection department may send you a text asking you to verify if the transaction was authorized by you. One thing to keep in mind is if you reply "NO" that you did not authorize the transaction, your debit card will be immediately disabled. You will then need to call Essential to speak with a Call Center Representative at (888) 369-2207.



# Enhanced Online Banking

*Continued from page 1*

In our efforts to bring you the best possible online banking experience, we will be upgrading our Online Banking, Bill Pay and Mobile solutions. The new system is now available.

## NEW enhancements:

- You will now see **ALL** of the accounts you own at Essential FCU, including any joint accounts. You will no longer need to access multiple member numbers.
- A new debit card cash-back rewards feature will be available.
- New Popmoney® feature – a quick and easy way to transfer funds to friends and family through email or text.
- eDeposits – take a picture of your check(s) using your smartphone to make a deposit.

We are certain you will enjoy the new, highly demanded features. For more information or assistance with the new eBanking platform, contact a Call Center Representative at (888) 369-2207 or visit [essentialfcu.org](http://essentialfcu.org).



## New Essential Mobile App!

You have access to download the new Essential Federal Credit Union mobile app. The new app is completely FREE and can be downloaded via the Apple® App Store or Google Play™ store. Essential's app will provide many new and improved features, which will conveniently assist you with your day-to-day financial needs. Please delete your old DLFCU app; it is no longer a working app.

## New Secured Credit Cards

Essential is now offering Secured Visa® Credit Cards available to our members and potential members.

- **What is a Secured Credit Card?** In contrast to our Titanium and Platinum Visa Credit Card, Secured Visa Credit Cards require funds to be placed in a security deposit account as collateral. Your credit limit is the same dollar amount as your security deposit – putting you in control of your limit!
- **Who may benefit from a Secured Credit Card?** If you have little or no credit, this card would be ideal for you. Having a Secured Card allows you to build or re-establish credit.
- **Can I use my Secured Card for everyday transactions?** Yes! The Secured Credit Card will work for all of your regular day-to-day purchases, just like a regular credit card.

Secured Visa Credit Cards are now available. For more information, please contact us at (888) 369-2207 or apply for your Secured Visa Credit Card at any of our branches.

## Free Seminars!

### CREDIT BUILDER

Thursday, October 8 @ 6:30 pm  
Addis Community Center  
7520 LA-1, Addis

### CONSTRUCTION LOAN

Saturday, October 10 @ 11:00 am  
Juban's Restaurant  
3739 Perkins Road, Baton Rouge

## 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

(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) 590-5957 or edmond.jordan@gmail.com

Mary Overall, Director  
(919) 720-0799 or mfoverall@gmail.com

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

# Holiday Loan Special

It's never too early to start planning for the holidays! That's why we're offering a limited time Holiday Loan starting October 15. With our Holiday Loan Special you can enjoy:

- Low **FIXED** rates
- Up to 48-month term
- 90-Day No Pay
- Loan amounts up to **\$5,000**

Rates as low as  
**9.45% APR\***

This offer is just for the holiday season and ends December 31<sup>st</sup>. Apply early so you can take advantage of special holiday pricing and events such as Black Friday! Apply at [www.essentialfcu.org](http://www.essentialfcu.org).

\*APR = Annual Percentage Rate. Holiday loans only available during promotional time period. 90 day no pay is only available on holiday loans. Interest will accrue beginning at closing of the loan. 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 combine with any other offer. Loan discounts cannot be applied.



## Coming Soon: Security Chip Technology (AKA: EMV)

Essential is upgrading all Visa® Credit and Debit Cards to include a new "smart chip" for added security. The cards will now have an embedded microchip that provides unique data specific to your card and the transaction being processed. These security features make your new chip card difficult to counterfeit.

Once you receive your new EMV card, it's easy to use:

- Insert the chip end of your card into the terminal instead of swiping
- Keep your card in the terminal to complete your transaction
- Don't forget to take your card with you when you leave



Who knew added security could be so easy? For more information about your EMV Smart Chip Card, please visit [essentialfcu.org](http://essentialfcu.org).

## Meet Your Credit Union: Patricia Bowen, eServices Manager



Meet Patricia, the eServices Manager. Patricia has over 10 years of credit union experience and has recently joined the Essential team. Having been here less than a month, she has jumped right in to the Online eBanking upgrade project. Patricia says, **"My Essential experience so far has been wonderful. Everyone is so friendly and genuinely looks happy to be here. I was pleasantly surprised at how excited and knowledgeable everyone is for the new eServices and so excited to what the future holds!"**

When she's not enhancing our eServices, Patricia enjoys Internet shopping, because "it's like Christmas when all of my packages arrive at once!" She also likes four-wheeler riding and is currently trying to take up archery and gardening, but admits she's not very good at either...YET!

## 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:

**"MONTY PYTHON'S SPAMALOT"**  
September 18 – October 4, 2015

**"HALLOWEEN 2015"**  
October 29 – 31, 2015

**"THE MIRACLE WORKER"**  
October 30 – November 15, 2015

**"A CHRISTMAS CAROL"**  
December 11 – 20, 2015

For more information on the 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.

## 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 nominations will be submitted to the Nominations Committee. All nominees agree to serve for a full term of three (3) years.

For those interested in learning more about the qualification for a Board position, please contact Robbie Bagaley by email at [Robbie.bagaley@dexcopolymers.com](mailto:Robbie.bagaley@dexcopolymers.com).

Interested parties may also contact us by mail:

Essential Federal Credit Union  
ATTN: Robbie Bagaley,  
Nominations Committee  
P.O. Box 738, Plaquemine, LA 70765

All nominations must be received by October 31, 2015, to be considered.