

money talk

Q3-2016

Invested in you.

CD Special!

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Holiday Closings:

Independence Day
Monday, July 4

Labor Day
Monday, September 5

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Rouge Special Offer


essential
FEDERAL CREDIT UNION

New Loan Product: Ready Cash

On July 1, we will launch our latest loan product: Ready Cash. When you're in a bind, need cash fast or just need a little extra until your next payday, Ready Cash is for you! Choose an Essential Ready Cash Loan over a typical payday loan because:

- No credit check
- Borrow up to \$1,000
- Lower rates and fees
- Free financial education and resources

We understand "life" happens, and we're here to help no matter what need or stage of life you may be in. Apply online at www.essentialfcu.org or visit a branch!

**No
Credit
Check!**

Essential Gives Back: 100,000 Meals Donated!



We are so excited to announce that, since September 2015, Essential has donated over 100,000 meals to the Greater Baton Rouge Food Bank on behalf of our members!

We will continue to donate 50 meals to the Greater Baton Rouge Food Bank for every new Essential membership. We are thrilled to have exceeded our goal and look forward to seeing how many more meals we, together, can provide for our community.

Essential employees personally gave back to the Food Bank through service hours. Two volunteer days were recently held where employees helped sort and pack food at the Food Bank. The response for volunteers was astonishing. These employees generously gave their Saturday morning, and many brought their family to participate as well.

Lis Patrick, Community Development Manager, said, "It is so easy to give back when you know it's going to our community – a community we love!"

ESSENTIAL FAQ:

Q: How can I make depositing checks easier?

A: You are always welcome to mail your deposit to us, make deposits to an Essential ATM or take a picture and upload it directly to us! You can upload it within Online Banking and our mobile app. Visit the app store to download the Essential Federal Credit Union app.

Q: I recently was notified there was an update for the mobile app. What changes are in this update?

A: In our most recent update, you will notice a slightly different look with all the same great features. However, you will now have a new feature called "Quick Balance." You can manage this feature (defaults to off) that allows you to quickly access your balance without the hassle of logging in to the app. Once you enable "Quick Balance," account balances and recent transactions are displayed on the quick balance page, which can be revealed by swiping down on the app login screen. You can turn this feature on within the app settings.

CD Special!

Continued from page 1



Limited Time

Make your future brighter with our CD Special! For a limited time, Essential is offering an exclusive CD Special that earns 2.00% APR!* Sit back, enjoy the summer and let your money work for you!

For more information or to open your CD, please visit www.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.

2.00% APR*

36-month term

\$500 minimum deposit to open

No maximum deposit amount

Free Financial Fitness

Essential cares about its members' financial wellness. That's why we've partnered with industry-leading BALANCESM to provide our members with free access to expertly crafted financial education and resources to help with members' financial matters. BALANCE can assist with confidential, no-cost financial counseling services to help our members develop a sensible budget and manage spending and debt. For all financial life stage changes and more, we – in partnership with BALANCE – are here to help.

Visit <https://essentialfcu.balancepro.org> to get started.

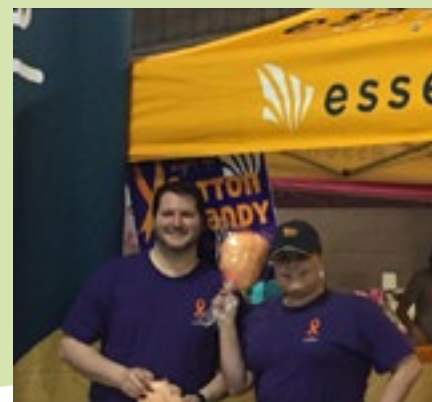
For more information on how you can benefit from our BALANCE partnership, please call (888) 369-2207 or visit any branch.



Relay for Life!

Essential attended three Relay for Life[®] events in April across Baton Rouge. Overall, 85 employees and family members walked on behalf of Essential's team, and over \$15,000 was raised and donated to the American Cancer Society[®]. It's essential to find a cure for cancer!

#EssentialGivesBack



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

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Debit Cards Get Smart



This summer, we are moving all debit cards to Smart Chip Debit Cards. The smart chip is an enhanced layer of security for your transactions. The embedded microchip provides unique data specific to your card and the transaction being processed. These security features make your new chip card difficult to counterfeit.

Be on the lookout for emails and mailings with important information pertaining to your new Smart Chip Debit Card.

If you have any questions or concerns about the new smart chip, please feel free to contact us at (888) 369-2207 or email us at support@essentialfcu.org.

Western Union Coming Soon

Essential is partnering with Western Union to provide our members with the convenience of sending and receiving money transfers through Western Union. Western Union will be available later this quarter, so be sure to check our website for updates for availability dates.

Essential Scholarship Winners

Essential recently awarded \$4,000 in scholarships.

Two \$1,000 scholarships were offered exclusively to Panther Pride members, which is a student-run credit union within Brusly High School. An additional two \$1,000 scholarships were offered to any Essential-affiliated graduating senior. The applications were anonymously submitted and the following students were chosen as our scholarship recipients:

Courtney Glaude – Brusly High School

Madeline Palermo – Brusly High School

Genesis Bouvay – Plaquemine High School

Eva Marie Dickenson – Baton Rouge High School

Congratulations, winners, and best wishes in your future endeavors!

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:

"EVANGELINE"

September 16 - October 2, 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.

