

# Money

Q4-2024

# Talk

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*Invested in you.*



**Simplifying  
Your Vehicle  
Ownership  
Experience**

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## HOLIDAY CLOSINGS

Columbus Day: October 14; Veterans Day: November 11; Thanksgiving Holiday: November 28-29  
Christmas Eve: Closing at Noon on December 24; Christmas Day: December 25  
New Year's Eve: Closing at Noon on December 31; New Year's Day: January 1

# Discover the Convenience of ITMs at Essential CU

We're excited to enhance your banking experience with our new Interactive Teller Machines (ITMs). These advanced machines offer self-service and personal assistance, making banking easier and more efficient.

## Find ITMs at Our Key Locations:

- **Towne Center Drive-Thru:** Our drive-thru location is now equipped with ITMs, allowing you to perform transactions and interact with a teller right from your vehicle.
- **Newly Renovated Siegen Lane Branch:** Visit our upgraded Siegen Lane branch to experience our state-of-the-art ITMs in person. Whether you need to deposit checks, withdraw cash, or get account assistance, our ITMs are ready to serve you with personalized support.
- **New Branch in Houston:** We're thrilled to introduce ITMs at our new Houston branch, located at 12012 Space Center Blvd, Houston, TX 77059.

Experience the future of banking with ITMs. Learn more about ITMs at [essentialcu.org](http://essentialcu.org).



## Free FINANCIAL WEBINARS

RESERVE YOUR SPOT BY VISITING [ESSENTIALCU.ORG](http://ESSENTIALCU.ORG), CLICK "LEARN," THEN CHOOSE "FINANCIAL WEBINARS."

### OCTOBER: FAFSA – THE KEY TO UNLOCKING FINANCIAL AID

The Free Application for Federal Student Aid (FAFSA) is a government form that streamlines the financial aid process, which may help with higher education costs. This workshop covers FAFSA basics, as well as provides insight into the application process, how to complete the FAFSA online, federal requirements, and receiving and maintaining federal financial aid.

**Tuesday, October 8 | 12:30 p.m. – 1:30 p.m. CT**

**Thursday, October 17 | 7:30 p.m. – 8:30 p.m. CT**

### NOVEMBER: UNWRAPPING THE HOLIDAY SCAM SEASON

Don't let scammers steal your holiday spirit! Unwrap knowledge and tools needed to protect you and your loved ones from holiday scammers. Learn how to identify the red flags, utilize safe online shopping techniques, and take the necessary steps if you do become a victim.

**Tuesday, November 12 | 12:30 p.m. – 1:30 p.m. CT**

**Thursday, November 21 | 7:30 p.m. – 8:30 p.m. CT**

### DECEMBER: 21 WAYS TO TRIM YOUR BUDGET

Stretching your budget is a necessary step to achieving your financial goals. Learn smart ways to save on the things that impact your finances most, such as food, health care, insurance, and more.

**Tuesday, December 10 | 12:30 p.m. – 1:30 p.m. CT**

**Thursday, December 19 | 7:30 p.m. – 8:30 p.m. CT**

## Essential FAQ

**Q:** Can I get this newsletter electronically?

**A:** Yes! To receive MoneyTalk and your statements electronically, simply sign up for eStatements through your Online Banking account. We'll send you an email notifying you when your eStatement is available to download, and it will include a link to our electronic newsletter. Enjoy the convenience of digital delivery and stay informed with the latest tips and updates delivered straight to your inbox.

## Simplifying Your Vehicle Ownership Experience

At Essential Credit Union, we're always looking for ways to make life easier for our members. That's why we launched **Essential Tag and Title LLC**, a one-stop solution for all your vehicle registration and titling needs. Whether you're buying a new car, refinancing, or just need to update your tags, Essential Tag and Title takes the stress out of the process by offering fast, reliable, and convenient service.

### WHY CHOOSE ESSENTIAL TAG AND TITLE?

- **Convenience:** Located at 2370 Towne Center Blvd., Baton Rouge, our office is easily accessible to all Essential members and the broader community.
- **Expertise:** Our team has extensive experience in the tag and title industry, so you can trust that your paperwork will be handled with precision and care.
- **Member-Centered Approach:** At Essential, we take pride in providing personalized service. Our goal is to make each transaction as seamless as possible.
- **Time Savings:** Avoid the long lines and wait times at the DMV. With Essential Tag and Title, you can schedule an appointment, allowing you to get in and out quickly, so you can get back to what matters most.

Whether you're a new car owner or simply need to renew your registration, Essential Tag and Title is here to help. Visit us online at [essentialtagandtitle.com](https://essentialtagandtitle.com) or give us a call at **225-960-5548**.



## Holiday Skip-A-Pay

Enjoy a stress-free holiday season with our Skip-A-Pay program! Simply sign up to defer your qualifying loan payment, giving you extra flexibility for gifts, travel, and more. Enroll easily within Online Banking.

## MEMBERSHIP APPRECIATION DAY

*October 17, 2024*

Thank you for being a member! Members are the heartbeat of Essential, and that is why we want to dedicate a day of appreciation just for you! Watch your email or follow us on social media for more details.

## CALL FOR ESSENTIAL Board Nominations

Each year, Essential members can 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 [robbiebagaley@yahoo.com](mailto:robbiebagaley@yahoo.com). Interested parties may also contact us by mail:

**Essential Credit Union**  
**ATTN: Robbie Bagaley**  
**P.O. Box 66278, Baton Rouge, LA 70896**

All nominations must be received by October 31, 2024 in order to be considered.

## MEMBER SERVICES

DEPOSIT ACCOUNTS  
 Personal Savings Accounts  
 Personal Checking Accounts  
 Interest-Bearing Accounts  
 Holiday Club Accounts  
 High-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  
 Fixed & Adjustable Rates  
 Second Mortgage Loans  
 Home Equity Lines of Credit

BUSINESS LOANS  
 Commercial Real Estate  
 Lines of Credit  
 Working Capital for Inventory  
 Fleet Vehicle Financing  
 Business Titanium Visa  
 SBA-Approved Lender

BUSINESS SERVICES  
 Checking Accounts  
 Monthly Earnings Credits  
 Same-Day Credit on Deposits  
 FREE Online Banking  
 Full Line of Merchant Services  
 Currency Management  
 Local Support & Service

ONLINE SERVICES  
 FREE Online Banking  
 FREE eStatements  
 FREE Online Bill Pay  
 View Cleared Checks Online  
 Visa Online Statements  
 Remote Deposit Capture  
 Electronic Account Alerts  
 Secure Messaging  
 Scheduled Transfers  
 Check Reorders  
 Mobile Banking

CONVENIENCE SERVICES  
 Instant-Issue Debit Cards  
 Multiple Locations  
 Full-Service Call Center  
 Fee-Free ATM Network  
 24-Hour Telephone & Online Access  
 Direct Deposit  
 Night Deposit  
 Notary Service  
 Money Orders  
 Certified Checks  
 Wire Transfers  
 Overdraft Protection  
 Travelers & Gift Checks





## CONTACT INFORMATION

MAIN NUMBERS

(225) 353-8238

Toll Free: (888) 369-2207

Fax: (225) 353-6387

WEBSITE

[essentialcu.org](http://essentialcu.org)

### BATON ROUGE AND GONZALES HOURS

M – F: 9 am – 6 pm

Saturday: 9 am – 1 pm

HOUSTON HOURS

M – F: 8 am – 5 pm

### PLAQUEMINE AND WALKER HOURS

M – F: 8 am – 5 pm

Saturday: 9 am – 1 pm

### TOWNE CENTER DRIVE-THRU HOURS

M – F: 8 am – 5 pm

Saturday: 9 am – 1 pm

PLAQUEMINE BRANCH

21925 Highway 1 South

BATON ROUGE BRANCH

6725 Siegen Lane, Suite K

GONZALES BRANCH

1051 North Airline Highway

HOUSTON BRANCH

12012 Space Center Boulevard

TOWNE CENTER DRIVE-THRU

2370 Towne Center Boulevard

WALKER BRANCH

28645 Walker South Road

CENTRAL ATM

10513 Sullivan Road

GENERAL MAILING ADDRESS

PO Box 66278

Baton Rouge, LA 70896

GENERAL EMAIL

[eservices@essentialcu.org](mailto:eservices@essentialcu.org)

LOST/STOLEN CREDIT CARD

(800) 558-3424

LOST/STOLEN DEBIT CARD

(833) 933-1681



## MAKE THE HOLIDAYS BRIGHT WITH ESSENTIAL'S HOLIDAY LOAN SPECIAL

The holidays are fast approaching, and we all know how expenses can pile up faster than presents under the tree. To help make your season a little more magical – and a lot less stressful – Essential is excited to offer our Holiday Loan Special, available now through December 31, 2024!

### Here's Why You'll Love It

**90 Days No Payments:** With this special offer, your first payment won't be due until 2025.

**Low, Fixed Rates:** Take advantage of competitive interest rates, helping you spread out the cost of the holidays without breaking the bank.

**Flexible Loan Amounts:** Borrow what you need with repayment terms that fit your budget.

**Quick and Easy Process:** We've made it simple to apply! You can apply online, in our mobile app, or by stopping by your nearest branch.

Apply today and get ready to enjoy the season with no payments until next year! For more details or to apply, visit [essentialcu.org](http://essentialcu.org).

\*Holiday loan special only available during promotional time period. 90-day no pay is dependent on credit score. Interest will accrue beginning at closing of the loan. All loan approvals are based on standard loan underwriting guidelines and credit-scoring benchmarks. Cannot be combined with any other offer.

## Essential CU Sponsors WBRZ's Toys for Christmas

Essential Credit Union is proud to support WBRZ's Toys for Christmas, hosted by co-anchor Sylvia Weatherspoon. We invite you to join us in spreading holiday cheer by donating new, unwrapped toys at any Essential branch or office starting in November. Your generous contributions will help brighten the holidays for local children in need.



## Holiday Fraud Tips:

### PROTECT YOURSELF DURING THE FESTIVE SEASON

The holiday season brings joy, celebrations, and unfortunately, an increase in fraud risks. As we deck the halls and finalize our gift lists, it's crucial to stay vigilant and protect ourselves from potential scams. Here are some essential tips to help you avoid fraud and enjoy a worry-free holiday season:

#### 1. Be Cautious with Online Shopping

- **Shop at Reputable Sites:** Stick to well-known retailers and websites with secure payment options.
- **Beware of Phishing Scams:** Be wary of emails or messages from unknown sources asking for personal or financial information. Verify the sender's email address and avoid clicking on suspicious links.

#### 2. Monitor Your Accounts

- **Check Statements Regularly:** Keep an eye on your bank and credit card statements for any unauthorized transactions.
- **Use Alerts:** Set up account alerts for transactions, so you are notified of any unusual activity.

#### 3. Be Wary of Holiday Scams

- **Avoid Unsolicited Offers:** Be cautious of offers or deals that seem too good to be true. Scammers often use high-pressure tactics to lure victims.

By staying informed and following these tips, you can help safeguard yourself and your finances from fraud during the busy holiday season. Enjoy your celebrations with peace of mind, knowing that you've taken steps to protect yourself from potential threats.