

Money

Q4-2023

Talk

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New Drive-Thru
Coming Soon

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HOLIDAY CLOSINGS

Columbus Day: Monday, October 9 | Veterans Day (Observed): Friday, November 10
Thanksgiving Holiday: Thursday, November 23 – Friday, November 24
Christmas Day: Monday, December 25 | New Year's Day: Monday, January 1

Don't Take the Bait – *Protect Yourself* FROM PHISHING SCAMS

Phishing is a type of online scam designed to get valuable personal data from you – like your Social Security number, credit card numbers, passwords, account data and other personal identifying information.

Every day, scammers send out millions of fraudulent emails that claim to come from websites you likely trust, like a bank or credit card company, and then request your personal information. They then steal your personal information, leaving you the victim of a phishing scam.

Watch out for these phrases that help identify fraudulent emails:

- **"If you don't respond within 48 hours, your account will be closed."**
- **"Dear Valued Customer."**
- **"Click the link below to gain access to your account."**

If you ever suspect any type of suspicious activity, report it to the proper authorities immediately. Contact the actual bank, credit union, company or government agency to confirm whether the email or website is legitimate.

As a reminder, Essential CU will NEVER send you an email asking for your personal information. If you get one that claims to be from us, report it immediately!



Free FINANCIAL WEBINARS

RESERVE YOUR SPOT AT [ESSENTIALCU.ORG](https://essentialcu.org)
ON OUR FINANCIAL WEBINARS PAGE.

OCTOBER – FEDERAL VS. PRIVATE STUDENT LOANS

This workshop explains key differences between federal and private student loans and compares eligibility, interest rates, repayment plans and more. Participants will learn how to choose the option that best suits their needs.

Session 1: Tuesday, October 10, 2023 | 12:30 pm CST

Session 2: Thursday, October 19, 2023 | 7:30 pm CST

NOVEMBER – BREEZING THROUGH THE HOLIDAYS

It may be called "the most wonderful time of the year," but December can also be filled with unwanted debt from holiday spending. Learn budgeting strategies and tactics to avoid that year-end credit card crunch and sidestep debt traps in the future.

Session 1: Tuesday, November 7, 2023 | 12:30 pm CST

Session 2: Thursday, November 16, 2023 | 7:30 pm CST

DECEMBER – IDENTITY THEFT SOLUTIONS

Identity theft is becoming more common and sophisticated than ever. Session participants will learn the methods that identity thieves use to access confidential information, tools for preventing ID theft, and steps to take should identity theft occur.

Session 1: Tuesday, December 5, 2023 | 12:30 pm CST

Session 2: Thursday, December 14, 2023 | 7:30 pm CST

Essential *FAQ*

Q: Is Essential offering Skip-A-Payment for the holidays?

A: Yes! You can skip your qualifying loan up to two times a year. It's perfect for times when you need extra cash the most...like the holidays! You can apply and learn more by clicking Skip-A-Payment within Online or Mobile Banking.

New Drive-Thru Coming Soon



Essential's current Operations Center, located in Towne Center, will be getting a new drive-thru! We expect the drive-thru to be completed by the end of 2023. The drive-thru will offer new, innovative technology with two Interactive Teller Machines (ITMs).

WHAT IS AN ITM?

ITMs are essentially a "branch in a box." You will receive one-on-one assistance from a live teller, just as you do currently at one of our branches. After teller hours, the ITMs can be used the same way an ATM would work – allowing you to withdraw funds and make deposits to your account 24/7.

WHAT CAN I DO AT AN ITM?

You can do anything you currently do when visiting a teller, such as:

- **Cash checks**
- **Deposit a mix of cash and checks**
- **Withdraw cash over the ATM limit**
- **Make member service inquiries (ex., change of address)**
- **Make loan payments**

Construction is underway, and we look forward to growing so we may better serve you! Be on the lookout for more information and details to come.



Sylvia's Toys for Christmas

Essential has partnered with WBRZ co-anchor Sylvia Weatherspoon and St. Vincent de Paul for their Eighth Annual Toy Drive. St. Vincent de Paul assists with distributing toys to children who have visited their shelters, received meals or participated in other outreach programs within the community and surrounding parishes. In addition to promoting the Toy Drive, Essential will also be a collection site, where you can drop off any new, unwrapped toys. As early as November, donation bins will be available at all Essential branch locations and the Operations Center located at Towne Center. You may also scan the QR code to make a monetary donation.

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 Lisa Perry by email at lperry@essentialcu.org. Interested parties may also contact us by mail:

Essential Credit Union
ATTN: Lisa Perry
P.O. Box 66278, Baton Rouge, LA 70896

All nominations must be received by October 31, 2023, in order to be considered.

5.00% APY¹
12-Month Online Certificate Special
¹APY=Annual Percentage Yield.

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

PLAQUEMINE, BATON ROUGE, WALKER AND GONZALES HOURS

M - F: 8:00 am - 5:00 pm

Saturday: 9:00 am - 12:00 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

GENERAL MAILING ADDRESS

PO Box 66278

Baton Rouge, LA 70896

GENERAL EMAIL

eservices@essentialcu.org

LOST/STOLEN CREDIT CARD

(800) 442-4757

LOST/STOLEN DEBIT CARD

(866) 664-9364



CONTACTLESS DEBIT CARDS ARE HERE!

Essential Debit Cards are now contactless, meaning you can make transactions more:

- **Securely:** Essential Visa contactless cards use the same dynamic security as a contact chip card.
- **Conveniently:** A simple tap is all it takes.
- **Touch-free:** Avoid touching surfaces at checkouts.

Just look for the contactless symbol on the store's checkout terminal. When prompted, bring your card, mobile phone or wearable device within a few inches of the contactless symbol and your payment will securely process in seconds. Once your payment is confirmed, you're good to go!



MEMBERSHIP APPRECIATION DAY

October 19, 2023

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.



Earn Extra Money with *Key Checking*

A Key Checking account allows you to earn extra money every month!

How do you earn money?

- Balances up to \$10,000 earn 5.00% APY¹
- Balances of \$10,000 and more earn 0.50% APY¹

Benefits of Key Checking

- Receive ATM fee reimbursements¹
(this allows you to use any ATM anywhere)
- No monthly account fees²
- Free Visa checking debit card
- Open the account with as little as \$5

Qualifiers:

- 15 debit card transactions per month
- Enroll in eStatements (no paper statements)



That's it. It's essentially free money just for having an Essential Key Checking account. What happens if you don't meet requirements? Unlike at other banks, this account still earns interest, no maintenance fees will be assessed, and you can try to meet the qualifications again next month.²

Scan the QR code to open your Key Checking account today.

¹APY=Annual Percentage Yield. ²See essentialcu.org for full disclosures.