

Money

Q3-2023

Talk

TABLE OF CONTENTS

2 Certificate Special |
Free Webinars | FAQ

3 Back-to-School Loan | Skip-A-Pay |
Dog Days of Summer

4 Credit Sense | Zelle® |
Scholarship Winners



Invested in you.



Back-to-School
Loan Special

CONTINUED ON **PAGE 3**

HOLIDAY CLOSINGS

Independence Day: Tuesday, July 4 | Labor Day: Monday, September 4

4.50%^{APY}¹

18-Month Online Certificate Special

Earn Guaranteed² Returns!

Essential's certificates offer a groundbreaking high-interest rate, and they're the perfect way to invest your money with no risk. In today's economy, everyone needs to make the most of their money, and certificates are the answer!

This limited-time, 18-month Certificate Special presents our best rate exclusively to those who add/open the account online and transfer funds from another financial institution.

- Only \$500 minimum balance required
- 18-month term
- Deposit up to \$100,000
- Enjoy automatic renewal at current rates
- Fixed rate for the term of the certificate

This is a limited-time offer, so lock your rate in today! Open your Certificate Special online at essentialcu.org or within Online/Mobile Banking.



Free FINANCIAL WEBINARS

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

JULY – CAR-BUYING DECISIONS

Getting a car can be overwhelming and stressful with all the decisions to make: new or used, buy or lease, 0% financing or rebate (not to mention what color to pick). Participants will learn tips and tricks to have the best car-shopping experience possible, while also making wise financing decisions.

Session 1: Tuesday, July 11, 2023 | 12:30 pm CST

Session 2: Thursday, July 20, 2023 | 7:30 pm CST

AUGUST – SAFEGUARDING KIDS' IDENTITIES & ONLINE PRIVACY

Today's youth generation is tech-savvy and connected online. However, parents still play an important role in helping them avoid online hazards such as identity theft, privacy and cyber-bullying. This workshop covers important issues including online privacy tips, managing computer settings, smartphone apps and positive online behavior.

Session 1: Tuesday, August 8, 2023 | 12:30 pm CST

Session 2: Thursday, August 17, 2023 | 7:30 pm CST

SEPTEMBER – PSYCHOLOGY OF SPENDING

We all have a "money personality," and it has a major impact on our attitudes, relationships with money and spending habits. By understanding this, individuals can monitor and adjust their behaviors to make smart money decisions. This session will teach strategies and tactics to decode personality types to gain control over finances.

Session 1: Tuesday, September 12, 2023 | 12:30 pm CST

Session 2: Thursday, September 21, 2023 | 7:30 pm CST

¹APY=Annual Percentage Yield.

²In order to obtain the advertised rate, members must open and fund the 18-Month Certificate Special online through Essential's website using external funds to fund the account. Dividends are paid quarterly. Early withdrawals are subject to penalty. Upon maturity, certificate will renew at the current rate at the time of renewal. See Truth-in-Savings at essentialcu.org for more disclosures. Federally Insured by NCUA.

Essential FAQ

Q: When is Essential getting Mobile Wallet?

A: This summer! You can expect the following mobile wallets: Apple Pay®, Google Pay™, Samsung® Pay, Fitbit® Pay, and Garmin® Pay. In addition, contactless cards will also be arriving this summer!

Back-to-School **Loan Special**

PLUS: 90 DAYS, NO PAYMENTS!

School will be back in session before you know it, and that means a lot of unexpected expenses, like uniforms, laptops, student fees and so much more! Apply now for our Back-to-School Loan and be the prepared parent in class. *PLUS*, pay nothing for 90 days with this special loan offer!

- **LOW, FIXED rate**
- **90 days, no payments**
- **Terms up to 12 months**
- **Borrow up to \$10,000**

Apply online, visit a branch or contact us at (888) 369-2207.



Rates as low as **9.50% APR***

*APR = Annual Percentage Rate. Back-to-School Loans are only available during promotional time period. No payments for 90 days offer is only available on Back-to-School Loans and depends on credit score. 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 and/or surcharges, loan term, and loan-to-value. The offer does not apply to loans currently financed with the credit union. Cannot be combined with any other offer. Loan discounts cannot be applied.



Back-to-School Skip-A-Payment


Does back-to-school shopping have your wallet feeling a little stretched? No need to worry because Essential can help with a Skip-A-Payment offer. Simply elect to skip your qualifying credit union loan* payment and enjoy the flexibility of having extra funds.

To apply, simply log in to Online Banking, select Documents & Forms, then choose Skip-A-Payment.

*See the Skip-A-Payment form to determine your loan's eligibility.

The logo for WBRZ 2 abc's "Dog Days OF SUMMER" event. It features the station's call letters "WBRZ" in white on a blue background, followed by a large yellow "2" and a small "abc" logo. To the right, the words "Dog Days" are written in a dark blue script font, and "OF SUMMER" is written in a bold, light blue sans-serif font below it.

Essential has partnered with WBRZ's Meteorologist Josh Eachauss and Friends of the Animals of Baton Rouge for Dog Days of Summer. Dogs of all breeds, sizes and ages will be featured for adoption during the WBRZ News 2 at Noon every Friday in July and August. Here are some ways you can participate in Dog Days of Summer:

- Adopt a dog at the FOTA Dog Adoption House
 - Share featured dogs on social media
 - Donate funds using the QR code
 - Donate dog items at any Essential branch
- Items in need include:
- Paper towels
 - Cleaning supplies
 - Chew bones
 - Dog beds
 - Dog toys
 - Dog bowls
- 



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

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



Credit Sense

Your credit score is an essential factor in your finances, and many variables go into calculating this three-digit score. Located right within our online and mobile banking, you have the tools to understand how your credit score is calculated. Knowing what gets calculated and how will help you understand how to keep your credit score healthy by making the best decisions.

Do you have financial goals? Do you want to improve your credit score to achieve those goals? In Credit Sense, you can create personalized credit goals. By selecting your desired credit score and a timeframe in which you want to achieve it, you will see recommendations and progress tracking to get you where you want to be.

With Credit Sense, you have access to the following:

- Personalized credit report
- Real-time credit monitoring alerts
- Credit score simulator
- Credit score education
- And more!

Credit Sense is FREE, and you can check and refresh your credit score and credit report daily without impacting your score. Lastly, Credit Sense allows us to work together on your financial literacy and wellness journey.

Enroll in Credit Sense within Online or Mobile Banking today!

zelle®



Sending money to people is easy with Zelle®. Now you can split the bill with friends or send money to the dog walker fast – typically within minutes. Log in to your mobile app or credit union account to get started.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.

ESSENTIAL SCHOLARSHIP WINNERS

Essential offered three scholarship categories for 2023 and awarded two recipients for each category, apart from the Essential Scholarship. The Essential Scholarship category had a tie; therefore, three students were chosen. Each scholarship award winner will receive \$1,000 applied directly to their accredited college tuition. Congratulations to these winners chosen by our Board of Directors.



Essential Scholarship Winners:

Brooke Foster, Clay Thomas LeBlanc,
and Tia J'nae Ransom

Essential at Brusly High School Scholarship Winners:

Melanie Bonadona and Natalie Kershaw

Essential Family Scholarship Winners:

Mason Fontenot and Tayla Mollere