

# Money

Q1-2024

## Talk

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*Invested in you.*



*Cutting-Edge Convenience:*  
**New Drive-Thru Unveiled  
at Towne Center!**

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### HOLIDAY CLOSINGS

Martin Luther King Jr. Day: Monday, January 15 | Good Friday: Friday, March 29



## Debt Consolidation *Loan*

Did your bills pile up this holiday season, and now the due dates are quickly approaching? Simplify your debt with a consolidation loan. PLUS, get 90-day no pay with this special offer!

*Rates as low as*  
**9.95% APR\***

Benefits with a Debt Consolidation Loan:

- **Make one monthly payment instead of multiple**
- **Reduce debt faster with a LOW, FIXED rate**
- **90-day no pay**
- **Terms up to 60 months**
- **Consolidate up to \$15,000**

Apply at [essentialcu.org](https://essentialcu.org), visit a branch or contact us at (888) 369-2207.

\*APR=Annual Percentage Rate. Consolidation loans are only available during promotional time period. Ninety-day no pay is only available on consolidation loans depending 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, discounts and/or surcharges, loan term and loan to value. Offer does not apply to loans currently financed with the credit union. Cannot be combined with any other offer. Loan discounts cannot be applied.



## *Free* **FINANCIAL WEBINARS**

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

### **JANUARY – TEN STEPS TO FINANCIAL SUCCESS**

We all measure financial success differently, but all paths to get there require discipline and goals. This session teaches participants ways to achieve financial control – including developing a spending plan, creating objectives, weighing insurance needs and other tools that will help you get on the road to personal financial success.

**Session 1: Tuesday, January 9, 2024 | 12:30 pm CST**

**Session 2: Thursday, January 18, 2024 | 7:30 pm CST**

### **FEBRUARY – SOLVING THE MYSTERY OF CREDIT REPORTS**

Credit report scores hold a lot of power – they can help buy that first home but can also take away financial opportunities. This session provides an overview of credit bureaus, credit scoring, guidance to dispute inaccuracies, improving credit scores and dealing with identity theft and fraud.

**Session 1: Tuesday, February 13, 2024 | 12:30 pm CST**

**Session 2: Thursday, February 22, 2024 | 7:30 pm CST**

### **MARCH – SAVING WITH PURPOSE**

Saving money is much easier with a goal in mind. This workshop shows you how to choose the right goals for you and overcome barriers to achieving them.

**Session 1: Tuesday, March 12, 2024 | 12:30 pm CST**

**Session 2: Thursday, March 21, 2024 | 7:30 pm CST**

## **Essential** *FAQ*

**Q:** What is a Share Certificate?

**A:** A Share Certificate is similar to a Certificate of Deposit (CD), but CDs are offered by banks, while credit unions offer Share Certificates. Currently, our best Certificate rate is our 12-Month Certificate Special, and it earns 5.00% APY!\*

\*APY=Annual Percentage Yield. In order to obtain the advertised rate, members must open and fund the 12-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, the Certificate will renew at the current rate at the time of renewal. See Truth-in-Savings for more disclosures.

# Towne Center Drive-Thru **Now Open**

2370 TOWNE CENTER BOULEVARD, BATON ROUGE

## REVOLUTIONIZING BANKING AT YOUR FINGERTIPS

In a groundbreaking move, and as part of our commitment to enhancing the member experience, we proudly announce the grand opening of our new Interactive Teller Machine (ITM) drive-thru at 2370 Towne Center Boulevard. The integration of advanced technology with human interaction aligns with the credit union's mission to provide efficient, secure, and personalized financial services. This cutting-edge ITM technology allows members to conduct a wide range of banking activities from the comfort of their vehicles without removing their connection to a real-life teller.

## KEY FEATURES OF THE ITM DRIVE-THRU:

- **Live Video Interaction:** Connect with a real, friendly teller who will guide you through transactions, answer questions, and provide personalized assistance.
- **Extended Service Hours:** Outside of regular banking hours, ITMs also function as ATMs 24/7 to ensure you have access to banking services when it's most convenient for you.
- **Advanced Transaction Options:** Perform a variety of transactions, from cash and check deposits to withdrawals and loan payments, all without leaving your vehicle.

## HOURS OF OPERATION

- The machines will function as an ATM 24/7
- ITM Teller assistance: Monday – Friday 8 am – 5 pm, Saturday 9 am – 1 pm

**Save  
the  
Date!**



## Member ANNUAL MEETING

**Wednesday, March 20, 2024**

**Baton Rouge Marriott**

**5500 Hilton Avenue, Baton Rouge, LA**

**Doors open at 6 pm**

**Presentation begins at 6:30 pm**

## ESSENTIAL Scholarships

Education is essential, and that is why we're offering two \$1,000 scholarships to graduating seniors!

### Scholarship Applicant Eligibility Requirements:

- Applicant must be a graduating senior planning to attend a recognized/accredited college or university in the fall following graduation.
- The applicant must be an Essential member in good standing, or the applicant's legal guardian must be an Essential member in good standing.
- Applicant must have a cumulative GPA (Grade Point Average) the equivalent of 3.0 or greater on a 4.0 scale.
- Applicant must intend to carry a full academic load during the scholarship period (12 credits).
- The applicant must be involved in school and/or community activities.
- Essential employees, officials and their immediate family members are not eligible.

Download your application, complete with details, at [essentialcu.org](http://essentialcu.org). **All applications must be submitted no later than Monday, April 1, 2024.**

## 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](https://essentialcu.org)

### BATON ROUGE AND GONZALES HOURS

M – F: 9 am – 6 pm

Saturday: 9 am – 1 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

### TOWNE CENTER BRANCH

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

(800) 528-2273



## Fraud Tips

Avoid getting hooked in a phishing scam by familiarizing yourself with the term and how it works.

### What is phishing?

Phishing is a fraudulent practice of sending emails, text messages and even phone calls purporting to be reputable companies to induce individuals to reveal personal information, such as passwords, account numbers, and Social Security numbers.

### Things to look for as signs of phishing:

- ❗ These messages often include urgent requests that require immediate action.
- ❗ Be on the lookout for any unusual language including spelling and grammatical errors.
- ❗ Pay special attention to odd or unfamiliar phone numbers and website domains.

### Things to remember:

- ✔ Essential will never call, text or email requesting personal or account information.
- ✔ Fraudsters can have the ability to make a phone number or email address look legit, so do not let your guard down just because the phone number looks familiar.
- ✔ Slow down and ask yourself questions. If something seems fishy, hang up and call us at our listed toll-free number, (888) 369-2207.

## Maximize Your Savings with *Our Club Savings Account*

Our Club Savings Accounts put your financial goals front and center! **Whether you're saving for a dream vacation, a special event or Christmas 2024, you can set and achieve your savings goals on your terms.**



Grow your club account fast through payroll deduction, direct deposit or automatic transfer from other Essential accounts.

Learn more or open your Club account at [essentialcu.org](https://essentialcu.org).

## 2024 HOLIDAY CLOSING SCHEDULE

New Year's Day:  
Monday, January 1

Martin Luther King Jr. Day:  
Monday, January 15

Good Friday: Friday, March 29

Memorial Day: Monday, May 27

Juneteenth: Wednesday, June 19

Independence Day: Thursday, July 4

Labor Day: Monday, September 2

Columbus Day: Monday, October 14

Veterans Day: Monday, November 11

Thanksgiving Day:  
Thursday, November 28

Black Friday: Friday, November 29

Christmas Eve:  
Tuesday, December 24,  
Early Closure at 12 pm

Christmas Day:  
Wednesday, December 25

New Year's Eve:  
Tuesday, December 31,  
Early Closure at 12 pm

## OUR BRANCH HOURS ARE CHANGING

Effective January 2, 2024, branch hours will change to the following:

**Baton Rouge and Gonzales:**  
Monday – Friday: 9 am – 6 pm,  
Saturday: 9 am – 1 pm

**Plaquemine and Walker:**  
Monday – Friday: 8 am – 5 pm,  
Saturday: 9 am – 1 pm

**Towne Center Drive-Thru:**  
Monday – Friday: 8 am – 5 pm,  
Saturday: 9 am – 1 pm