

Money

Q3-2024

Talk

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Invested in you.



Back-to-School With Ease:
**Take Advantage of Our
90-Day No-Pay Loan Special!**

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HOLIDAY CLOSINGS

Independence Day: Thursday, July 4
Labor Day: Monday, September 2

Unlock 100% Financing With Our Exclusive Home Loan

Enjoy the peace of mind that comes with no money down on this exclusive home loan option from Essential Credit Union. Perfect for members with high credit scores who prefer to keep cash available for life's unexpected expenses, this loan offers numerous benefits:

- **100% financing:** Finance your home purchase up to 100% of the loan-to-value ratio.
- **Fixed interest rate:** Benefit from a stable, predictable rate for the entire term of the loan.
- **No down payment:** Secure your new home without needing an upfront payment.
- **Variety of terms:** Choose from 15-, 20- or 30-year terms to suit your financial goals.

Take advantage of this member-focused home loan designed with your needs in mind. Apply online today!



Free FINANCIAL WEBINARS

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

JULY: PLANNING FOR MONEY MILESTONES

There are many important financial milestones for consumers in their 20s and 30s. To help prepare millennials for a positive financial future—without sacrificing fun—we take a realistic approach to managing finances. We'll cover SMART goals, getting financially organized, building a budget, controlling expenses, wiping out debt and much more!

Tuesday, July 9 | 12:30 – 1:30 pm CT

Thursday, July 18 | 7:30 – 8:30 pm CT

AUGUST: AFTER IDENTITY THEFT

If you're a victim of identity theft or just want to be prepared, this workshop is a must. You'll learn about the different types of identity theft as well as proven steps you can take to minimize its impact.

Tuesday, August 13 | 12:30 – 1:30 pm CT

Thursday, August 22 | 7:30 – 8:30 pm CT

SEPTEMBER: FINANCES FOR SMALL BUSINESS OWNERS

Entrepreneurship is stronger than ever. This session covers all the financial aspects of starting and running a small business. Topics include types of legal entity structures, writing a business plan, bookkeeping, paying taxes and everything in between.

Tuesday, September 10 | 12:30 – 1:30 pm CT

Thursday, September 19 | 7:30 – 8:30 pm CT

Essential *FAQ*

Q: Will Essential post my direct deposit paycheck early?

A: Yes! We know timely access to your funds is important, so we're excited to offer the benefit of early electronic deposits. Depending on when your employer sends the funds, your direct deposit paycheck may be available up to 5 days before payday. This means you can access your hard-earned money sooner, giving you greater financial flexibility and peace of mind. Experience the convenience of early deposits by enrolling in electronic direct deposit through your employer.

Back to School With Ease: Take Advantage of Our 90-Day No-Pay Loan Special!

As summer comes to a close and the new school year approaches, back-to-school expenses can add up quickly. From new clothes and shoes to school supplies and technology, the costs can be overwhelming. That's why Essential Credit Union is excited to offer our members a special Back-to-School Loan with 90 days of no payments!

WHY CHOOSE OUR BACK-TO-SCHOOL LOAN?

- **Financial flexibility:** Our 90-day no-payment option gives you the breathing room to manage your finances during the busy back-to-school season. Purchase everything your kids need without the immediate stress of repayment.
- **Competitive rates:** We offer competitive interest rates that make borrowing affordable. Our goal is to support you and your family, helping you access the funds you need at a cost that won't break the bank.

- **Simple application process:** Applying for our Back-to-School Loan is quick and easy. Get started online, over the phone or by visiting one of our branches. Our friendly staff is here to assist you every step of the way.

- **No prepayment penalties:** We offer flexible terms that work for you. If you pay off your loan early, there are no prepayment penalties.

HOW TO APPLY:

- **Online:** Visit essentialcu.org and complete the application in minutes.
- **In person:** Stop by any of our convenient branch locations and speak with a Member Service Rep.
- **By phone:** Call us at 888.369.2207 to get started.

RATES AS LOW AS 9.50% APR*

*APR = Annual Percentage Rate. Back-to-School Loan special available only during promotional period. 90-day no-pay is available only on Back-to-School Loan special 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 and/or surcharges and loan term. Offer does not apply to loans currently financed with the credit union. Cannot be combined with any other offer. Loan discounts cannot be applied.



Tips for a Successful School Year

While you're preparing financially, here are a few tips to help you and your family get ready for the new school year:

- **Create a budget:** List all expected expenses and prioritize essential items first.
- **Shop sales:** Take advantage of back-to-school sales and tax-free weekends to save on supplies and clothing.
- **Plan ahead:** Start early to avoid last-minute stress. Check school supply lists and get organized ahead of time.

Skip-A-Payment Offer: Ease Back-to-School Stress With Essential Credit Union

As families gear up for the school year, Essential Credit Union is excited to announce our latest member benefit: a special Skip-A-Payment offer that can give you financial relief during the back-to-school season. This limited-time offer allows qualified members to skip a loan payment, giving you more flexibility to cover your back-to-school expenses.

Why choose Skip-A-Payment?

- **Alleviate financial pressure:** The back-to-school season can be costly. By skipping a payment, you can use those funds to manage these expenses.
- **Simple and convenient:** Apply for our Skip-A-Payment program easily and quickly within Online or Mobile Banking.
- **Maintain your credit score:** The Skip-A-Payment program won't lower your credit score, so you can manage your finances without worry.
- **Member-focused:** This offer is part of our ongoing commitment to provide flexible, member-centered financial solutions that support you when you need it most.

Apply within Online or Mobile Banking.

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

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 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

LOST/STOLEN CREDIT CARD
(800) 558-3424

LOST/STOLEN DEBIT CARD
(800) 528-2273

Essential Credit Union Partners With WBRZ for Dog Days of Summer SPONSORSHIP

Essential Credit Union is thrilled to announce our sponsorship of the Dog Days of Summer campaign from July 1 - August 23 with WBRZ! As part of this exciting partnership, we're bringing attention to our furry friends in need and supporting local animal welfare initiatives. Here's how you can get involved and make a difference:

Watch the Weather for Featured Dogs

Tune in to WBRZ Channel 2 News for daily weather updates and meet adorable, adoptable dogs from Friends of the Animals, a local organization that rescues and cares for animals in need. Each featured dog has a unique story and is looking for a forever home.

Donate Dog Items at Any Essential Branch

Drop off dog food, toys, blankets, cleaning supplies and other essential pet items at any Essential Credit Union branch.

Make a Monetary Donation

Make a monetary donation by clicking the link on our website. Your financial contribution will support Friends of the Animals.

Join the Jambalaya Lunch Fundraiser

Join us on July 12 for a delicious jambalaya lunch fundraiser. All proceeds from the lunch will go directly to Friends of the Animals, helping them continue their vital work in the community.

Event Details:

Date: Friday, July 12
Time: 11 am – 1:30 pm
Location: Essential Credit Union, 2370 Towne Center Blvd., Baton Rouge
Cost: \$8 (includes jambalaya and bread)

Pre-order your jambalaya by visiting the Dog Days of Summer page at WBRZ.com or pay at the event!

Essential Credit Union is committed to making a difference, and we're proud to partner with WBRZ for this fantastic cause. Together, we can create a brighter future for our furry friends.

For more information about the Dog Days of Summer campaign, donation details or our Jambalaya lunch fundraiser, visit essentialcu.org.

Free sno-balls and pup-cups with Jambalaya purchase!



ESSENTIAL SCHOLARSHIP WINNERS

Essential awarded scholarships to two winners in each of this year's two categories. Each scholarship award winner will receive \$1,000 applied directly to their accredited college's tuition. Congratulations to these winners chosen by our Board of Directors:

Essential Scholarship Winners:

Gabby Bouquet
Mikaylah Thornton



Essential at Brusly High School Scholarship Winners:

John Benoit
Ryleigh Carline

