

# Money

Q4-2025

## Talk

### TABLE OF CONTENTS

- 2** Skip-A-Pay | Free Webinars | FAQ
- 3** Certificate Special | Social Security Direct Deposit | Holiday Loan Special
- 4** Member Appreciation Day | Board Nominations | Sylvia's Toys for Christmas



*Invested in you.*



**Lock in the**  
*Best Rate of the Season*

CONTINUED ON **PAGE 3**

### HOLIDAY CLOSINGS

Columbus Day: October 13; Veterans Day: November 11; Thanksgiving Holiday: November 27-28

Christmas Eve: Closing at 12:00/1:00 PM\* on December 24; Christmas Day: December 25

New Year's Eve: Closing at 12:00/1:00 PM\* on December 31; New Year's Day: January 1

\*Branches that open at 8:00 AM will close at 12:00 PM. Branches that open at 9:00 AM will close at 1:00 PM.



## *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.



## *Free* **FINANCIAL WEBINARS**

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

### **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.

**Tuesday, October 7 | 12:30 p.m. – 1:30 p.m. CT**

**Thursday, October 16 | 7:30 p.m. – 8:30 p.m. CT**

### **NOVEMBER: SAFEGUARDING SENIORS: STRATEGIES TO COMBAT ELDER FINANCIAL EXPLOITATION**

Elder financial exploitation is a growing concern that affects millions of seniors each year. Learn about common tactics used by scammers, how to recognize the signs of financial abuse, and practical steps to take if you suspect someone you know is being exploited.

**Tuesday, November 4 | 12:30 p.m. – 1:30 p.m. CT**

**Thursday, November 13 | 7:30 p.m. – 8:30 p.m. CT**

### **DECEMBER: SLEIGHING THE HOLIDAY SEASON**

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

**Tuesday, December 9 | 12:30 p.m. – 1:30 p.m. CT**

**Thursday, December 18 | 7:30 p.m. – 8:30 p.m. CT**

## **Essential** *FAQ*

**A:** The CO-OP network is a group of credit unions that work together to give members access to their accounts at thousands of locations nationwide. That means, even when you're away from an Essential branch, you can make deposits, withdrawals, loan payments, and more. Find a CO-OP branch at: [co-opsharedbranch.org](https://co-opsharedbranch.org)

**Q:** What is the credit union  
CO-OP® network?



## Limited-Time 18-Month Certificate Special

Essential Credit Union is giving members a new way to make their money work harder with the launch of a limited-time 18-Month Certificate Special. Offering a competitive rate of 4.25% APY,\* this certificate provides members with a safe and secure saving option designed to deliver steady growth.

"Certificates are a great way for our members to lock in a guaranteed return on their savings," said Allison Brown, Chief Marketing Officer. "With this special, we're excited to offer an option that combines strong earnings with the peace of mind that comes from a fixed rate and term."

The 18-Month Certificate Special is available for a limited time and features:

- **4.25% APY\***
- **18-month commitment**
- **Safe and secure investment**

"This is the perfect opportunity for members who want to make their savings grow without taking on unnecessary risk," added Brown. "We're proud to continue providing financial solutions that help our members reach their goals."

Lock in the best rate of the season – scan the QR code to open a certificate!



\*APY=Annual Percentage Yield. APY is accurate as of 8/15/25. \$500 minimum opening deposit required. Special rate available with funds new to Essential. The certificate term is 18 months. Rates are fixed for the term of the certificate. Penalties may be imposed for early withdrawal and could reduce earnings. Rates, terms and conditions are subject to change without notice. Member eligibility required. Federally Insured by NCUA.

### Social Security Benefits: Direct Deposit Preferred

Did you know the Social Security Administration no longer mails paper checks? All Social Security and Supplemental Security Income (SSI) benefits are preferred to be received electronically through direct deposit into a financial institution.

Direct deposit is the safest, most reliable way to receive your benefits. By choosing Essential Credit Union, you'll enjoy peace of mind knowing your funds are deposited directly into your account – on time, every time. No waiting for the mail, no lost or stolen checks, and no extra steps to access your money.

How to set up Social Security direct deposit:

1. Visit: [ssa.gov/myaccount](https://ssa.gov/myaccount)
2. Sign in or create your mySocialSecurity account.
3. Choose "Direct Deposit" and enter your Essential Credit Union account information and our routing number: 265476440.

### Make the Holidays Shine with Essential's Holiday Loan Special –

## 90 Days No Payments

The holidays are almost here – and with them, all the shopping, traveling, and celebrating that can stretch your budget. That's why Essential is making the season a little brighter (and a lot less stressful) with our Holiday Loan Special, available now through December 31, 2025.

This special features:

- No payments for 90 days
- Low, fixed rates
- Flexible loan amounts
- Fast and easy process

Apply today at [essentialcu.org](https://essentialcu.org) and give yourself the gift of financial peace of mind this holiday season.

## 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

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, Ste 1000

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  
(833) 933-1681

# Towne Center Location Expanding to Full-Service Branch

We're excited to announce that our Towne Center location will soon expand into a full-service branch, bringing even greater convenience and accessibility to members in the Baton Rouge community.

Currently, the Towne Center location provides drive-thru banking and appointment-only Essential Tag & Title services. Beginning in the new year, members and the community will enjoy the benefits of a full-service branch lobby along with a dedicated Tag & Title center offering walk-in service with no appointment needed.

"This expansion is all about convenience," said Richard Williams, Essential CEO/President. "Our members will now be able to handle all their banking needs and vehicle services under one roof, with the flexibility of walk-in access."

Essential's investment in this expansion shows its ongoing commitment to being where members are and providing services that make life simpler.

# MEMBERSHIP APPRECIATION DAY

October 16, 2025

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.



# Toy Drive Spreads Holiday Cheer

Essential is a proud partner of Sylvia's Toys for Christmas, a nonprofit founded by WBRZ Co-Ancor Sylvia Weatherspoon.

This holiday season, you can help make spirits bright! Starting in November, drop off new, unwrapped toys at any Essential branch or office. Your generosity will bring joy and smiles to children in our community who need it most.



# CALL FOR ESSENTIAL Board Nominations

Each year, Essential members can elect their fellow members to our all-volunteer Board of Directors. Every Essential member in good standing over the age of 18 is eligible to be nominated for the election; all nominees agree to serve for a full term of three (3) years if elected. To learn more about the qualifications for a board position, please contact Robbie Bagaley by email at robbiebagaley@yahoo.com or at:

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

All nominations must be received by October 31, 2025, in order to be considered.