

# Money

Q3-2025

## Talk

### TABLE OF CONTENTS

- 2** Home LOCs | Free Webinars | FAQ  
Baton Rouge's Best Credit Union
- 3** Back-to-School Loan Special |  
Skip-A-Payment | Scholarship Winners
- 4** Dog Days of Summer | Fraud Tips |  
Board of Directors Update



*Invested in you.*



**Make Back-to-School  
Season a Breeze –**

*With No Payments for 90 Days!*

CONTINUED ON **PAGE 3**

### HOLIDAY CLOSINGS

Independence Day: Friday, July 4  
Labor Day: Monday, September 1

# Baton Rouge's #1 Best Credit Union



We're proud to share that we've been voted The Advocate's #1 Best Credit Union. This recognition means so much because it comes from you – our valued members.

Thank you for trusting us with your financial needs and for being part of our credit union family. We're committed to continuing to serve you with the same dedication, personal service and community focus that earned this honor.

Here's to more great things ahead – together!

## Introducing Our Unsecured Line of Credit

*Flexible Funds When You Need Them*

Need quick access to extra funds for unexpected expenses, overdraft protection or personal projects? Our new Unsecured Line of Credit (LOC) gives you the flexibility to borrow what you need, when you need it – without the hassle.

With credit lines based on your credit tier and income, you can access up to \$10,000 with rates as low as 11.99% APR.\* It's a convenient way to stay prepared and protected.

Take control of your finances with a credit solution that's there when you need it. Apply today at [essentialcu.org](https://essentialcu.org).

\*APR=Annual Percentage Rate.



## Free FINANCIAL WEBINARS

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

### JULY: MASTERING THE GIG ECONOMY

If you do gig work, you know how tricky it can get on the money management side of things. In this jam-packed presentation, you'll learn how to take control of your financials and take actionable steps for simplifying healthcare, retirement, taxes, budgeting, savings and more.

**Tuesday, July 8 | 12:30 – 1:30 pm CT**

**Thursday, July 17 | 7:30 – 8:30 pm CT**

### AUGUST: RAISING A MONEY-SMART KID

Earning money, spending and saving are important lessons children learn very early on in life. This session will help guide parents on effective ways to educate children about financial responsibility that can last a lifetime.

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

**Thursday, August 21 | 7:30 – 8:30 pm CT**

### SEPTEMBER: FINANCES FOR NEW FAMILIES

Getting married. Having kids. These are natural progressions in life for many, but also present new financial situations and decisions to make immediately, and for the long term. This session will help you discover, prioritize and design a workable plan for your family's goals and lifestyle.

**Tuesday, September 9 | 12:30 – 1:30 pm CT**

**Thursday, September 18 | 7:30 – 8:30 pm CT**

## Essential FAQ

**A:** Starting July 1, interest will be compounded monthly instead of quarterly – so you'll earn interest more frequently, helping your savings grow faster!

**Q:** What's changing with Prosperity Savings Accounts on July 1?

## Make Back-to-School Season a Breeze –

*With No Payments for 90 Days!*

**RATES AS LOW AS 9.50% APR\***

School is just around the corner, and we know how quickly back-to-school expenses can add up – supplies, uniforms, technology, fees and more. That's why we're offering a limited-time Back-to-School Loan Special designed to give you some financial breathing room when you need it most.

With rates as low as 9.50% APR\* and a 12-month term, this loan gives you the flexibility to manage those seasonal costs without stretching your budget. Plus, you'll enjoy no payments for the first 90 days!

\*APR=Annual Percentage Rate. Back-to-School Loan Special only available during promotional time period. 90-day no pay is only available 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.

- **Fixed 12-month term**
- **Rates as low as 9.50% APR\***
- **No payments for 90 days**
- **Fast, easy application process**

Whether you're preparing for your child's first day of school or heading back to campus yourself, we're here to help make the transition smoother. Apply today at [essentialcu.org](http://essentialcu.org), call 888-369-2207 or visit a branch to take advantage of this special offer!



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

As families gear up for the upcoming school year, Essential Credit Union is excited to announce our latest member benefit: a special Skip-A-Payment offer designed to provide financial relief during the busy 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 financially demanding. By skipping a payment, you can use those funds to manage these essential expenses.
- **Simple and convenient:** Our Skip-A-Payment program is easy to apply for and can be done quickly within Online or Mobile Banking.
- **Maintain good credit standing:** Skipping a payment won't negatively impact your credit score, allowing you to 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.**



## ESSENTIAL SCHOLARSHIP WINNERS

Essential offered two scholarship categories for 2025 and awarded two recipients for each category. 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:

Karsyn Vadnais and Jorden Reed

### Essential at Brusly High School

**Scholarship Winners:** Emma Grace Daigle and Natalie Wallace



## 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](http://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](mailto:eservices@essentialcu.org)

### LOST/STOLEN CREDIT CARD

(800) 558-3424

### LOST/STOLEN DEBIT CARD

(833) 933-1681

## Essential Credit Union & WBRZ Team Up Again for *Dog Days of Summer*

We're proud to continue our partnership with WBRZ for the Dog Days of Summer campaign – shining a spotlight on adoptable dogs and supporting Friends of the Animals, a local organization committed to rescuing and caring for animals in need. Here's how you can get involved and help make a difference:

### Watch the Weather for Featured Dogs

Tune in to WBRZ for daily weather updates and meet some adorable, adoptable dogs from Friends of the Animals. Each featured dog has a unique story and is looking for a loving forever home.

### Donate Dog Items at Any Essential Branch

We're accepting donations of dog food, toys, blankets, cleaning supplies and other pet essentials at any Louisiana Essential Credit Union location.

### Make a Monetary Donation

Can't donate supplies? Make a monetary gift through the link on our website. All contributions will benefit Friends of the Animals directly.

### Join the Jambalaya Lunch Fundraiser – With a Cool Bonus!

Join us on July 18 from 11 am to 1:30 pm at our Towne Center branch for a delicious jambalaya lunch fundraiser.

- Pre-order for just \$8 or pay \$10 at the event
- Includes jambalaya, bread and a FREE snowball with your meal purchase

### Event Details:

Date: Friday, July 18

Time: 11 am – 1:30 pm

Location: Essential Credit Union Towne Center Operations Center and Drive-Thru

Cost: \$8 pre-order or \$10 walk-up

Pre-order your jambalaya by scanning the QR code or pay at the event!

Essential Credit Union is committed to giving back, and through this partnership with WBRZ, we're helping make a difference for our furry friends. Thank you for joining us in supporting such a meaningful cause!

For more information about Dog Days of Summer, donation details or the fundraiser, please visit our website at [essentialcu.org](http://essentialcu.org).



## PROTECT YOURSELF FROM FRAUD:

### *Stay One Step Ahead*

Fraudsters are always coming up with new ways to trick people into giving up their personal or financial information – but a few smart habits can help protect you and your accounts:

1. **Never share personal information**
2. **Monitor your accounts regularly**
3. **Use strong, unique passwords**
4. **Be cautious of links and attachments**
5. **Keep your contact info updated**

If you ever receive a suspicious message or notice unusual account activity, contact us right away at 888-369-2207.

## UPDATE TO OUR BOARD OF DIRECTORS

We are pleased to announce an important update to our Board of Directors. Joey Justice, who has served as Board Chair with steadfast dedication and vision, has stepped down from the Board Chair role. While he will continue to serve as a valued member of the Board and as Vice Chair, the position of Board Chair will now be held by Stephan Pierre.

Joey Justice has been instrumental in guiding the Credit Union through periods of growth and transformation. Under his leadership, Essential has expanded its services, strengthened its community impact, and remained true to its mission of empowering members' financial futures. We are deeply grateful for his continued presence and insight on the Board.

Stephan Pierre brings a wealth of experience and a deep understanding of Essential's values and strategic goals. A long-time Board member and dedicated advocate for our members, Stephan's leadership style is marked by integrity, collaboration, and a commitment to innovation. As Board Chair, he will help steer the organization into its next chapter with confidence and clarity.

Please join us in thanking Joey for his outstanding service as Chairman and in welcoming Stephan to his new leadership role.



JUSTICE



PIERRE