

## — TABLE OF CONTENTS —

# Money Talk

Q1-2026

**2** Debt Consolidation Special |  
Free Webinars | FAQ

**3** New Branch at Towne Center | Deposit  
Accounts | Essential Scholarship

**4** Annual Meeting | 2026 Saturday Hours |  
Board Member Retirement



*Invested in you.*



**Coming Soon:**  
*Our New Towne Center Branch*

CONTINUED ON PAGE 3

### HOLIDAY CLOSINGS

Martin Luther King Jr. Day: Monday, January 19

# Take Control of Your Finances With a Debt Consolidation Loan

Managing multiple bills can feel overwhelming, but we're here to help make things easier. Our Debt Consolidation Loan\* is designed to simplify your payments, lower your stress and put you on a more confident financial path.

For a limited time, we're offering an exciting benefit: **Enjoy 90 days with no payments when you consolidate your debt with us.** This special offer gives you extra breathing room while you get organized and start fresh.

With one convenient monthly payment and a competitive fixed rate, a Debt Consolidation Loan can help you regain control, reduce high-interest balances and stay on track toward your financial goals.

If you're ready to streamline your finances, apply online, visit a branch or contact us at (888) 369-2207.

\*Debt 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. 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](http://ESSENTIALCU.ORG); CLICK "LEARN," THEN CHOOSE "FINANCIAL WEBINARS."

### JANUARY – TEN STEPS TO IMPROVE FINANCIAL WELLNESS

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

**Session 1: Tuesday, January 6 | 12:30 pm CT**

**Session 2: Thursday, January 15 | 4:00 pm CT**

### FEBRUARY – ON THE ROAD TO RICHES: THE FOUNDATIONS OF SAVING AND INVESTING

Investing is one of the smartest things consumers can do to secure a brighter financial future. Every investor has different goals, risk tolerance and cash flow, which will impact savings and investment choices. Participants will learn about savings strategies and tactics, investment tools and how to develop an investment portfolio that works with their lifestyle and budget.

**Session 1: Tuesday, February 3 | 12:30 pm CT**

**Session 2: Thursday, February 12 | 4:00 pm CT**

### MARCH – 21 WAYS TO TRIM YOUR BUDGET

Stretching your budget is a necessary step to achieving your financial goals. Learn smart ways to save on the things that impact your finances most, such as food, health care, insurance and more.

**Session 1: Tuesday, March 3 | 12:30 pm CT**

**Session 2: Thursday, March 12 | 4:00 pm CT**

## Essential FAQ

**A:** You can check balances, transfer funds, pay bills and deposit checks right from your phone – anytime, anywhere.

**Q:** What can I do with the Essential Credit Union mobile app?



Mobile App

# Coming Soon: Our New Towne Center Branch

Essential Credit Union is excited to announce that a brand-new full-service branch will be opening at our Towne Center location in the new year! While we anticipate welcoming members in January, we encourage you to watch our website and follow us on social media for official opening dates and announcements.

This new branch will expand the services already available at 2370 Towne Center Blvd., where members currently enjoy drive-thru services. With the addition of a full lobby and in-person service team, we're looking forward to offering even more ways to serve you in one of Baton Rouge's most accessible and active areas.

## More Convenience Than Ever

The new branch is designed with member experience at its core. Whether you're looking to open a new account, apply for a loan or simply meet with a friendly team member face-to-face, our Towne Center branch will provide the personalized service you expect from Essential.

## Earn More With Essential Deposit Accounts

At Essential, your money works smarter, not harder. We offer high-earning deposit accounts designed to help you grow your savings with confidence. Plus, our website provides easy-to-use calculators so you can see exactly how much you could earn.

Our top earning options include:

- **Rewards Checking:** Earn exceptional interest on your everyday checking balance while enjoying unlimited access to your funds.
- **Prosperity Accounts:** Build long-term savings with competitive rates that increase as your balance grows.
- **Money Market Accounts:** Enjoy higher earnings with flexible access – perfect for saving more without committing to a fixed term.
- **Certificates:** Lock in guaranteed returns with attractive rates and a variety of term options.
- **Online calculators:** Compare accounts, estimate your potential earnings and plan the best path for your financial goals.

## Essential Tag & Title Comes to Towne Center

In addition to the new branch, we are thrilled to share that Essential Tag & Title will also have its own physical storefront at this location. Members and the public can take advantage of fast, convenient vehicle title and registration services. This expanded space will allow for improved service flow, dedicated staff and a more streamlined experience.

## A Growing Presence, A Stronger Community

Our goal has always been to meet members where they are – and expanding our Towne Center presence is an important step toward that commitment. We can't wait to open our doors and continue to strengthen our connection to the community.

## ESSENTIAL Scholarship



Education is essential. That's 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.
- Applicant or a 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 Tuesday, March 31, 2026.**

## 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 – 12 pm

### HOUSTON HOURS

M – F: 8 am – 5 pm

### PLAQUEMINE AND WALKER HOURS

M – F: 8 am – 5 pm

Saturday: 9 am – 12 pm

### TOWNE CENTER DRIVE-THRU HOURS

M – F: 8 am – 5 pm

Saturday: 9 am – 12 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



## Member ANNUAL MEETING

Mark your calendars! Essential Credit Union's Annual Meeting is right around the corner.

**Wednesday, March 18, 2026**

**Baton Rouge Marriott**  
**5500 Hilton Avenue, Baton Rouge, LA 70808**  
**Doors open at 6 pm | Presentation begins at 6:30 pm**

This is your opportunity to hear updates on Essential's growth, celebrate our accomplishments and participate in shaping our future. Meet fellow members, connect with leadership and learn more about the value of being part of the Essential family.

For those who prefer to attend online, a virtual attendance option will be available. A registration link will be shared closer to the meeting date, so stay tuned.

We can't wait to see you—whether in person or virtually! Thank you for being an essential part of our success.



been an integral part of our credit union family, bringing leadership and a true passion for serving our members.

Throughout her tenure, Robbie consistently championed the mission and values of our credit union. Her insight and guidance helped shape key initiatives, strengthen our operations and support the long-term financial well-being of our community. Colleagues describe Robbie as dependable, forward-thinking and deeply dedicated – qualities that have made a lasting impact on both the Board and the credit union as a whole.

As Robbie enters retirement, we extend our heartfelt gratitude for her many years of service and the meaningful legacy she leaves behind. While she will be greatly missed on our board, we celebrate this new chapter and wish her joy, relaxation and many wonderful adventures ahead.

As we celebrate Robbie Bagaley's retirement and honor her many years of dedicated service to Essential Credit Union, we also want to share several related leadership transitions within our Board and Supervisory Committee.

With Robbie's resignation, Sue Hunt has been appointed as the new Board Secretary, continuing the strong leadership and governance that Robbie helped shape.

Additionally, we congratulate Boyd Courville on his promotion to Interim Board Member, serving in this role until the upcoming Annual Meeting. Boyd transitions into this position after his contributions on the Supervisory Committee.

With Boyd's advancement, Rodney Combs, who has been an active member of the Supervisory Committee, has now stepped into the role of Supervisory Committee Chair.

These changes reflect the strength and depth of our leadership team, and we extend our sincere appreciation to each of these individuals for their continued commitment to our members and our mission.

## SATURDAY HOURS CHANGING *January 1, 2026*

Starting January 1, 2026, all Louisiana branch locations and our Contact Center will be open from 9:00 AM to 12:00 PM (noon) on Saturdays. Weekday hours will stay the same.

While our doors are closed, your banking doesn't have to stop. Our online and mobile banking tools are available 24/7—making it easy to check balances, transfer funds, deposit checks, and more, whenever it fits your day.

## Celebrating the Retirement of *Board Member Robbie Bagaley*

After many years of dedicated service, we proudly honor Robbie Bagaley as she retires from her role as a valued member of our Board of Directors. Robbie has

been an integral part of our credit union family, bringing leadership and a true passion for serving our members.

Throughout her tenure, Robbie consistently championed the mission and values of our credit union. Her insight and guidance helped shape key initiatives, strengthen our operations and support the long-term financial well-being of our community. Colleagues describe Robbie as dependable, forward-thinking and deeply dedicated – qualities that have made a lasting impact on both the Board and the credit union as a whole.

As Robbie enters retirement, we extend our heartfelt gratitude for her many years of service and the meaningful legacy she leaves behind. While she will be greatly missed on our board, we celebrate this new chapter and wish her joy, relaxation and many wonderful adventures ahead.

As we celebrate Robbie Bagaley's retirement and honor her many years of dedicated service to Essential Credit Union, we also want to share several related leadership transitions within our Board and Supervisory Committee.

With Robbie's resignation, Sue Hunt has been appointed as the new Board Secretary, continuing the strong leadership and governance that Robbie helped shape.

Additionally, we congratulate Boyd Courville on his promotion to Interim Board Member, serving in this role until the upcoming Annual Meeting. Boyd transitions into this position after his contributions on the Supervisory Committee.

With Boyd's advancement, Rodney Combs, who has been an active member of the Supervisory Committee, has now stepped into the role of Supervisory Committee Chair.

These changes reflect the strength and depth of our leadership team, and we extend our sincere appreciation to each of these individuals for their continued commitment to our members and our mission.