

Money

Q4-2026

Talk

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Invested in you.



Essential
Learn & Earn

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HOLIDAY CLOSINGS

Indigenous Peoples' Day: October 12; Veterans Day: November 11; Thanksgiving Holiday: November 26-27
Christmas Eve: Closing at 1:00 PM on December 24; Christmas Day: December 25
New Year's Eve: Closing at 2:00 PM on December 31; New Year's Day: January 1



Give Your Budget a Holiday Break

Make room for extra cheer this year with Essential Credit Union's Holiday Skip-A-Pay program. Defer your upcoming qualifying loan payment and put that money toward what matters most – whether it's holiday shopping, family travel, or year-end expenses.

How to Enroll:

1. Log in to Online Banking.
2. Navigate to "Documents and Forms" and select "Skip-A-Payment."
3. Complete your quick request form and enjoy your financial flexibility!

Unwrap Financial Peace of Mind This Season!

Don't let holiday expenses steal your joy! From now through December 31, 2026, Essential is offering our popular Holiday Loan Special to help you make this season truly unforgettable.

Why members love this loan:

- **90 Days of No Payments** – start paying in 2027!
- **Low Fixed Rates** – keep your budget on track.
- **Fast & Easy Application** – you can shop and plan stress-free.

Ready to make your holidays shine? Apply online at essentialcu.org or stop by your local branch to get started!

Shop Smart, Shop Safe: *Protect Yourself From Holiday Scams*



The holiday season is the busiest time of year for shopping – and, unfortunately, for fraudsters. As you search for the best online deals, buy gifts, and book holiday travel between October and December, taking a few simple precautions can keep your accounts secure and your season bright.

WATCH OUT FOR COMMON HOLIDAY SCAMS

Fake Shopping Websites: Scammers create convincing online storefronts offering popular items at ridiculously low prices to steal your credit card details. Always double-check web addresses for typos and look up reviews for merchants if you haven't heard of them before.

Delivery & Shipping Texts: Be cautious of unexpected text messages claiming a package can't be delivered without updating your information or paying a small fee. Never click on links in unsolicited messages.

Phishing Emails & Impersonation: Watch for urgent emails or calls claiming your account is locked or that a suspicious purchase was made. Essential Credit Union will never call or text you asking for your password, PIN, or one-time verification codes.

4 QUICK WAYS TO PROTECT YOUR MONEY

1. **Enable Card Alerts in Mobile Banking:** Set up real-time transaction notifications in the Essential Mobile App so you're instantly alerted whenever your card is charged.
2. **Use Digital Wallets:** Link your Essential Visa® debit or credit card to Apple Pay® or Google Wallet™. Digital wallets use tokenization, keeping your actual card numbers hidden from online merchants.
3. **Monitor Your Accounts Daily:** Check your Online Banking regularly throughout the holiday rush so you can catch and report unfamiliar charges right away.
4. **Shop on Secure Networks:** Avoid making purchases or logging in to Online Banking while connected to public Wi-Fi networks at coffee shops, airports, or malls. Use cellular data or a trusted home network instead.

SUSPECT FRAUD ON YOUR ACCOUNT?

If you notice suspicious activity or believe your card information has been compromised, don't wait! Contact us immediately by calling 1.888.369.2207 or visiting your nearest branch location.

Great Grades Pay Off With Essential's *Learn & Earn Program*

At Essential Credit Union, we believe that hard work in the classroom deserves to be celebrated – and that smart financial habits start early! That's why we're excited to highlight our Learn & Earn Program, designed to give active student members real financial rewards for their academic achievements.

If you have a student in school who is 18 years old or younger, they can turn their semester-end report card directly into cash deposited straight into their required Essential Start-Up Savings account.

HOW MUCH CAN STUDENTS EARN?

Rewards add up quickly each school year:

- \$5 reward for every "A" (or equivalent top mark like "S" or "O") on their semester report card.
- \$10 bonus for earning a 3.50 GPA or higher.
- Up to \$25 each semester (up to \$50 total every year).
- Up to \$500 lifetime credits over the duration of their membership!



*To protect child privacy online under COPPA, parents or guardians must submit the form on behalf of members age 12 and younger.

WHEN TO SUBMIT REPORT CARDS

Be sure to mark your calendar for the two official submission windows each year:

- Fall semester grades (August – December): Submit in January or February.
- Spring semester grades (January – May): Submit in June or July.

3 EASY WAYS TO SUBMIT

Submitting qualifying grades is quick and simple:

1. At any branch: Bring the physical semester report card into your nearest Essential Credit Union branch.
2. Online: Members age 13 and older* can upload within Online Banking.
3. By mail: Download and complete the Learn & Earn redemption form online, then mail it along with a copy of the report card to:

Essential Credit Union, P.O. Box 66278, Baton Rouge, LA 70896

READY TO GET STARTED?

Help your student start building smart savings habits today! To view full program eligibility terms, scan the QR code.

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

Put Your Money to Work: 2 Ways to Boost Your Savings Before Year-End

1. Earn High Yields on Everyday Cash With Rewards Checking

Who says checking accounts shouldn't pay? With **Rewards Checking**, your everyday debit card swipes convert into real interest earnings!

- **Earn Premium APY*:** Get **4.75% APY** on balances up to \$10,000.
- **ATM Fee Refunds:** Enjoy nationwide ATM fee reimbursements up to \$20/month.
- **Easy Qualifiers:** Simply complete 15 debit card purchases each month and enroll in paperless eStatements to unlock your rewards!

*APY=Annual Percentage Yield. Rates, terms and qualifications apply and are subject to change. Certificate penalties may apply for early withdrawal. Visit essentialcu.org for complete details and disclosures.

2. Lock In Guaranteed Growth With Share Certificates

If you have savings earmarked for next year's goals, protect your return from shifting market rates with an Essential **Share Certificate**.

- **Featured Rate:** Lock in a **4.00% APY*** with our **9-Month Certificate Special**.
- **Guaranteed & Insured:** Enjoy fixed, predictable growth insured by the NCUA.
- **Low Starting Requirement:** Open a Share Certificate with as little as \$500.

Pro Tip: Combine Both Strategies!

Keep your everyday spending and emergency cash in **Rewards Checking** to max out that 4.75% APY,* and move your longer-term savings into a **Share Certificate** to lock in a guaranteed 4.00% APY.*

Ready to start earning more? Log in to **Online Banking** to open a Share Certificate or switch your checking account today!



CONTACT INFORMATION

MAIN NUMBERS

(225) 353-8238

Toll Free: (888) 369-2207

Fax: (225) 353-6387

WEBSITE

essentialcu.org

SIEGEN, GONZALES & CENTRAL 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 HOURS

M – F: 8 am – 5 pm

Saturday (Drive-Thru Only): 9 am – 12 pm

PLAQUEMINE BRANCH

21925 Highway 1 South

BATON ROUGE BRANCHES

6725 Siegen Lane, Suite K

2370 Towne Center Boulevard

GONZALES BRANCH

577 LA Hwy 30 W

HOUSTON BRANCH

12012 Space Center Boulevard, Ste 1000

WALKER BRANCH

28645 Walker South Road

CENTRAL DRIVE-THRU

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

Bring Financial Wellness to Your Team With Free Lunch & Learns

At Essential, we believe that financial confidence builds stronger communities – and that starts in the workplace! That's why we're excited to offer complimentary Lunch & Learn seminars for local businesses and organizations.

Designed to empower your employees with practical, easy-to-understand financial tools, these sessions cover a wide variety of key topics, including:

- **Budgeting Basics:** Simple strategies to manage everyday cash flow.
- **Understanding Credit Scores:** How credit works and actionable tips to improve it.
- **Saving & Goal Setting:** Turning financial dreams into achievable plans.
- **Fraud & Identity Theft Prevention:** Keeping personal and financial data secure.
- **First-Time Home Buying:** Navigating the home purchase process with ease.
- **Managing Debt Wisely:** Smart tactics to reduce and manage debt.

Whether you manage a small team or a growing company, our Community Development Manager will work directly with you to customize a session that fits your schedule and employee needs.

Ready to partner with us? Visit essentialcu.org or scan the QR code to request a session for your workplace today!



Share the Joy. Give a Toy.

Essential is proud to once again partner with **WBRZ's Sylvia's Toys for Christmas** to help bring a little extra joy to local children this holiday season.

Beginning in November, we invite our members and community to join us by donating new, unwrapped toys at any Essential branch or office. Every donation, big or small, can help make Christmas morning a little brighter for a child in our community.

And keep an eye out for more holiday cheer! We're also planning a special Drive-Thru Toy Drop-Off at our Towne Center Branch. More details are coming soon!

Together, we can help make the season merry and bright for families throughout our community.



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 age 18 or older 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 Susan Hunt by email at shunt@essentialcu.org. Interested parties may also contact us by mail:

Essential Credit Union

ATTN: Susan Hunt

P.O. Box 66278

Baton Rouge, LA 70896

All nominations must be received by October 30, 2026, in order to be considered.

We're Celebrating You on Membership Appreciation Day

Our members make everything we do worthwhile. That's why on Thursday, October 15, 2026, we're dedicating the day to saying thank you with sweet treats and fun giveaways!

Be sure to check your inbox and connect with us on social media so you can join in the fun and score some great prizes. We can't wait to celebrate with you!