

Money

Q2-2025

Talk

TABLE OF CONTENTS

- 2 Vacation Loan Special | Webinar for the Win Sweepstakes | FAQ
- 3 Simple Checking | ATM Cards Discontinued | Prosperity Accounts
- 4 Micro Lender Program Lender of the Year | Essential Tag and Title | Brittany's Book Drive



Invested in you.



Enjoy Free Checking with
Simple Checking

CONTINUED ON **PAGE 3**

HOLIDAY CLOSINGS

Good Friday: Friday, April 18 | Memorial Day: Monday, May 26
Juneteenth: Thursday, June 19 | Independence Day: Friday, July 4



Explore Now, Pay Later: Vacation Loan with 90-Day No-Payment Option!

Are you dreaming of a getaway but need a little help with the cost? Our Vacation Loan is the perfect solution to get you on your way – without the financial stress. Plus, with our 90-day no-payment option, you can enjoy your vacation before your first payment is due!

- Low Interest Rates
- 90-Day No-Payment Option
- Flexible Terms up to 12 Months
- Fast and Easy Approval

Rates as low as
9.50% APR*

Whether it's a beach escape, a scenic road trip, or an exotic adventure, our Vacation Loan with our 90-day no-payment option makes it easy to make your travel dreams a reality.

Apply online, visit a branch, or call us at 888-369-2207 to learn more and start planning your next getaway today!

*APR=Annual Percentage Rate. Vacation Loan special is only available during the promotional time period. 90-day no-payment option is only available on Vacation 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.

WEBINAR FOR THE WIN *Sweepstakes*

Featuring a **\$1,000 GRAND PRIZE**
for one lucky webinar attendee!

Our financial resource partner, BALANCE, is excited to announce its 7th Annual "Webinar for the Win" sweepstakes! We're giving contestants extra incentive to attend our free webinars and get the financial guidance you need.

The rules are simple. To enter, register and attend one of our free webinars in April or May (and stay for the entire webinar).

(Pro tip: Attending additional webinars earns extra entries into the contest!)

Free FINANCIAL WEBINARS

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

APRIL – ARE YOU FINANCIALLY HEALTHY?

We'll talk about what it means to be financially healthy – focusing on four key components: spending, saving, borrowing, and planning.

Session 1: Tuesday, April 8, 2025 | 12:30 pm CT

Session 2: Thursday, April 17, 2025 | 7:30 pm CT

MAY – DOLLARS AND SENSE: MANAGING MONEY FOR A HEALTHIER MIND

Explore the powerful relationship between money and mental health by diving into how financial stress affects you.

Session 1: Tuesday, May 6, 2025 | 12:30 pm CT

Session 2: Thursday, May 15, 2025 | 7:30 pm CT

JUNE – BUY OR RENT: WEIGHING THE PROS AND CONS

This session will help you navigate the pros and cons of both options by exploring the financial, lifestyle, and market factors that influence this important decision.

Session 1: Tuesday, June 3, 2025 | 12:30 pm CT

Session 2: Thursday, June 12, 2025 | 7:30 pm CT

Essential *FAQ*

Q: I received a text message from Essential about insurance; what is this?

A: As Essential receives insurance cancellation or expiration notices on collateral financed with us, you will receive a text message requesting to upload documentation verifying insurance coverage. *Reminder: Essential will never text, call or email requesting personal information such as account numbers, PINs or passwords.*

Enjoy Free Checking with *Simple Checking*

At Essential Credit Union, we believe banking should be straightforward – and that means no fees! That's why we're proud to offer Simple Checking, a completely fee-free account that lets you manage your money with ease.



WHY SIMPLE CHECKING IS THE BEST CHOICE

- **No Monthly Fees** – Keep your hard-earned money where it belongs, with zero monthly maintenance fees.
- **No Minimum Balance Requirement** – Enjoy freedom without having to worry about maintaining a minimum balance.
- **Free Debit Card** – Access your funds anytime, anywhere, with no fees for using your debit card.
- **Free Digital Banking** – Manage your account, pay bills, and deposit checks, all from the comfort of your phone or computer.
- **Free ATM Access** – Use over 55,000 surcharge-free ATMs nationwide for withdrawals, without incurring extra fees.

With Simple Checking, you can focus on what matters most – your financial goals – without worrying about unnecessary charges. It's everything you need, without the fees!

Open your Simple Checking account today at essentialcu.org and start enjoying fee-free banking right away.

Unlock Financial Growth with *Prosperity Accounts*

Prosperity Accounts are designed to help members 62 and older manage their finances with ease while earning more on their savings. Whether you're looking for a checking account with added benefits or a high-yield savings account, we've got you covered!

Prosperity Checking

- No Monthly Fees
- ATM Fee Refunds*
- Prosperity Savings*
- Earn 4.00% APY* on entire balance when \$75,000 minimum is met
- Earn regular savings rates for balances under \$75,000

Both the checking and savings account offer financial flexibility and great benefits tailored to meet the needs of our senior members. Start growing your financial future today with Prosperity Accounts!

*APY=Annual Percentage Yield. Prosperity Rewards Checking requires a direct deposit. Prosperity Savings requires a Prosperity Checking account with direct deposit, and the minimum balance must be \$75,000 or more to earn high interest. Regular savings rates will apply if requirements are not met.



IMPORTANT UPDATE: ATM Cards No Longer Available

Essential Credit Union will no longer offer ATM cards. To continue enjoying convenient access to your funds, members can open a checking account and receive a debit card for ATM withdrawals, purchases, and more.

If you have any questions or need assistance opening a checking account, visit us online, go to your nearest branch, or call us today!

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
100% Financing Home Loan
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 Named 2025 Micro Lender Program Lender of the Year by LEDC

At Essential Credit Union, we are deeply committed to supporting the growth and success of small businesses in our community. We are excited to announce that the Louisiana Economic Development Corporation (LEDC) has recognized our dedication to fostering entrepreneurship and economic development by naming us the 2025 MLP Lender of the Year!

Each year, LEDC selects a lender that has demonstrated exceptional performance using its loan programs, and this year, Essential Credit Union has been chosen for our outstanding work in supporting start-up and early-stage businesses, very small businesses, and SEDI-owned businesses. This recognition highlights our mission-aligned engagement and efforts to provide much-needed capital to local entrepreneurs.

What This Means for Small Businesses

Being recognized as LEDC's 2025 MLP Lender of the Year underscores our continued commitment to empowering small businesses across Louisiana. Whether you're looking to start a new venture or expand an existing business, Essential Credit Union is here to provide you with the financial tools and support you need.

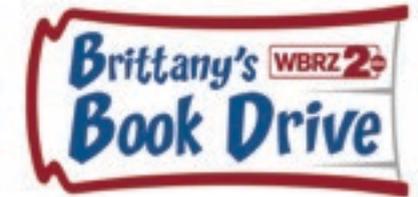
We are honored to be recognized at this year's LED Small Business Awards Ceremony and remain committed to supporting the Louisiana small business community.

If you're a small business owner looking for financing options, contact us today to learn how we can help you take your business to the next level.



LaDonna Evans-Sutton
VP of Commercial Services
commercial@essentialcu.org

ESSENTIAL CREDIT UNION SUPPORTS BRITTANY'S BOOK DRIVE!



We're proud to continue our commitment to literacy and education by supporting Brittany's Book Drive in partnership with WBRZ! This incredible initiative, led by Brittany Weiss, collects new and gently used books to ensure local children have access to reading materials and the opportunity to discover the joy of books.

At Essential Credit Union, we believe in the power of reading to shape young minds and build brighter futures. Join us in making a difference – every book donated helps inspire a child!

How You Can Help

From April 1 to May 23, you can drop off new or gently used books at any of our Essential branch locations. Your donations will help enrich the lives of children in our community and inspire a love for reading.



Simplify Your Vehicle Transactions with *Essential Tag and Title*

At Essential Tag and Title, we make handling your vehicle registration and title needs quick and easy. Whether you're buying, selling, or just renewing, we're here to help with all your vehicle paperwork.

Our Services Include:

- Title Transfers
- Vehicle Registration Renewals
- Duplicate Titles
- Notary Services
- Custom Plates

Why Choose Us?

- **Convenient:** Skip the DMV and get it done at our office located at 2370 Towne Center Blvd, Baton Rouge, LA.
- **Fast and Efficient:** Get your paperwork processed quickly.
- **Expert Assistance:** Our team will guide you through every step.

Visit Essential Tag and Title at essentialtagandtitle.com or call 225-960-5548 today for a seamless vehicle transaction experience!