

# Money

Q2-2026

# Talk

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*Invested in you.*



**Towne Center Branch  
and Essential Tag & Title  
*Now Open!***

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### HOLIDAY CLOSINGS

Good Friday: Friday, April 3 | Memorial Day: Monday, May 25  
Juneteenth: Friday, June 19 | Independence Day: Saturday, July 4



## Take the Trip. Your First Payment Can Wait 90 Days.

Dreaming about your next getaway? Whether it's relaxing on a sunny beach, taking a family road trip or exploring somewhere new, Essential Credit Union's Vacation Loan can help make it happen.

With our **90-day no payment option**, you can enjoy your vacation now and start making payments later – giving you time to focus on making memories instead of worrying about the cost.

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

Rates as low as  
**9.50% APR\***

From weekend escapes to dream destinations, our Vacation Loan makes it easier to plan the trip you've been waiting for. Apply today and start packing!

\*APR=Annual Percentage Rate. Vacation loan special only available during promotional time period. 90-day no pay 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.

## ENHANCING OUR FINANCIAL EDUCATION RESOURCES WITH



At Essential Credit Union, helping our members achieve financial success is one of our top priorities. We're excited to announce that we are transitioning our financial education and counseling services to GreenPath Financial Wellness, a trusted national nonprofit with more than 60 years of experience helping people build healthier financial futures.

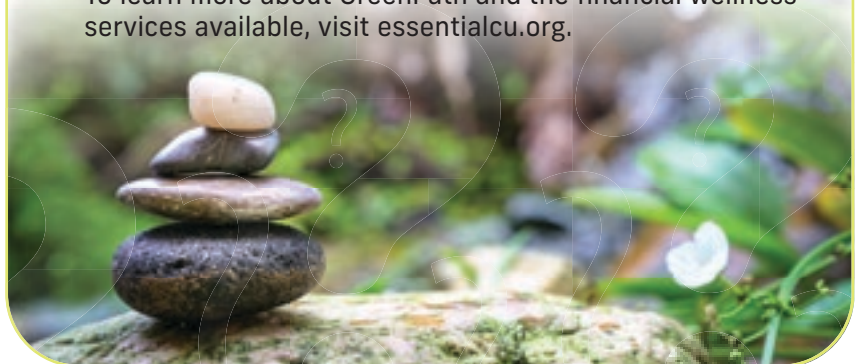
Through this partnership, our members will have access to enhanced tools, resources and personalized support designed to meet a wide range of financial needs.

With GreenPath, members can benefit from:

- Free, confidential financial counseling
- Personalized budgeting assistance
- Debt management guidance
- Credit improvement support
- Homeownership education
- Student loan counseling
- Online financial education tools

Whether you're working to improve your credit, reduce debt or simply strengthen your financial knowledge, GreenPath provides the guidance and support to help you move forward with confidence.

To learn more about GreenPath and the financial wellness services available, visit [essentialcu.org](http://essentialcu.org).



## Essential *FAQ*

**Q:** Will Gonzales Branch be moving?

**A:** Yes. Our Gonzales Branch will be relocating to a new location with a more convenient drive-thru: **577 Louisiana 30 W, Building L, Suite E.**

We anticipate opening the new branch before summer 2026. More details about the move, including the official opening date, will be shared as we get closer to opening. Stay tuned to our website and social media for updates!

## Now Open: Essential Credit Union's Towne Center Branch



We're excited to officially welcome members to our new Towne Center Branch, now open and ready to serve you! Located at 2370 Towne Center, this full-service branch expands our presence in one of Baton Rouge's most convenient and vibrant areas and brings even more ways for members to connect with Essential Credit Union. Members have already enjoyed the convenience of our drive-thru at this location, and now the addition of a full-service lobby and in-person team makes it easier than ever to take care of your financial needs.

### MORE WAYS TO SERVE YOU

At the new branch, members can:

- **Open new accounts**
- **Apply for loans**
- **Meet one-on-one with knowledgeable staff**
- **Access convenient drive-thru banking services**

We're proud to offer the friendly, personalized service you expect from Essential in a space designed to make your banking experience comfortable and efficient.

## Essential Tag & Title Now at Towne Center

We're also excited to bring Essential Tag & Title to this location with its own dedicated storefront. This service makes handling vehicle-related paperwork fast and convenient for both members and the public.

At Essential Tag & Title, you can take care of services such as:

- **Vehicle registrations**
- **License plate transfers**
- **Title services**

Having these services located alongside our branch allows for a smoother, more convenient experience for those managing both financial and vehicle needs. To schedule your appointment with Essential Tag & Title, visit [essentialtagandtitle.com](http://essentialtagandtitle.com) or call 225-960-5548.



## A FASTER, EASIER WAY TO CHECK IN AT ESSENTIAL

We're making your branch experience even more convenient with a new digital check-in system. Instead of using paper sign-in sheets, members can now check in to see a Member Service Representative (MSR) using one of two easy options:

- Use the in-branch kiosk to quickly enter your information
- Scan the QR code with your phone and check in right from your device

Once checked in, our team will be notified that you're waiting and will assist you as soon as possible. This new system is already available at some of our branches, with additional locations being added soon. Our goal is to create a smoother, more efficient experience for everyone who visits our branches.

## 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)

### SIEGEN 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 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

1051 North Airline Highway

### HOUSTON BRANCH

12012 Space Center Boulevard, Ste 1000

### 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



## 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% APY\* on entire balance when \$75,000 minimum is met
- Earn regular savings rates for balances under \$75,000

Both accounts 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 not met.

## Turn Your Spare Change into Cash with *Coinstar*

Got a jar full of coins at home? With Coinstar, turning your spare change into money is quick and easy.

Members can bring their coins to a Coinstar kiosk and choose to have the total deposited directly into their Essential account with no fee. Simply pour your coins into the machine – no sorting or rolling required – and follow the prompts to deposit the funds.

It's a simple way to clean out your coin jar and add a little extra to your account at the same time. Find a kiosk by visiting: [coinstar.com/transferkiosk](http://coinstar.com/transferkiosk)



## JOIN US FOR A COMMUNITY BLOOD DRIVE – APRIL 30

We're proud to partner with our community and Our Lady of the Lake to help save lives by hosting a blood drive on Thursday, April 30, at our Towne Center Branch and Operations Center. This is a wonderful opportunity for our members, employees and neighbors to come together for a meaningful cause and make a real difference.

Blood donations are always in high demand, and your participation can help ensure hospitals have the supply they need to care for patients in our community.

We invite everyone who is able to consider donating. Even if you're unable to donate, you can still help by spreading the word and encouraging others to participate. And in true Essential fashion, every participant will enjoy treats and giveaways!

**Date:** Thursday, April 30

**Time:** 10 a.m. – 2 p.m.

**Location:** Towne Center Branch and Operations Center, 2370 Towne Center Blvd

Together, we can make a life-saving difference. We hope to see you there!

