

Money

Q2-2024

Talk

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Invested in you.



Expect a Great Return:
5.00% APY¹
9-Month Certificate²

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HOLIDAY CLOSINGS

Memorial Day: Monday, May 27 | Juneteenth: Wednesday, June 19
Independence Day: Thursday, July 4



Explore Now, Pay Later: Vacation Loan

Ready to escape the everyday and embark on an unforgettable adventure? Our Vacation Loan is here to help you make it happen – and with the added flexibility of a 90-day no-payment option!

Why Choose Our Vacation Loan?

- Competitive Rates
- 90-Day No-Payment Option
- Flexible Terms up to 12 Months
- Quick Approval

Rates as low as
9.50% APR*

With our Vacation Loan and 90-day no-payment option, there's no reason to delay your travel plans. Apply online, visit a branch or contact us at (888) 369-2207 to learn more and start planning your next adventure!

*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.



Free FINANCIAL WEBINARS

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

APRIL – TEENS & MONEY

Young adults are primed to soak in new information. It's a great time to guide them to money management techniques that can last a lifetime. Attendees will learn how to manage money effectively, prepare for common upcoming bills, open checking and savings accounts, establish credit (and use it wisely), and look at investment options.

Session 1: Tuesday, April 9, 2024 | 12:30 pm CST

Session 2: Thursday, April 18, 2024 | 7:30 pm CST

MAY – RETIREMENT PLANNING LATER IN LIFE

It's one of the most important financial considerations for anyone today. And as you get closer to retiring, it becomes more critical to have a solid plan of action. This workshop focuses on deciding when to retire, investment options, estate planning, Social Security benefits, and healthcare considerations.

Session 1: Tuesday, May 14, 2024 | 12:30 pm CST

Session 2: Thursday, May 23, 2024 | 7:30 pm CST

JUNE – BECOMING A HOMEOWNER

Homeownership starts well before the contracts are signed; preparation is one of the keys to a smooth home-buying process. This session covers all major pre-purchase topics such as budgeting, down payments, credit reports, debt-to-income ratios, and the mortgage lending process.

Session 1: Tuesday, June 4, 2024 | 12:30 pm CST

Session 2: Thursday, June 13, 2024 | 7:30 pm CST

Essential *FAQ*

Q: How does a Share Certificate work?

A: When you open a Share Certificate, you agree to keep your money deposited for the specified term, known as the maturity date. During this time, you cannot withdraw the funds without incurring a penalty. In return, Essential pays you interest, which is usually higher than that of a regular savings account. At the end of the term, you can withdraw your initial deposit, plus any accrued interest.

Expect a Great Return: **5.00% APY¹** **9-Month Certificate²**

Looking to grow your savings faster? Look no further! We're excited to announce our new 9-Month Certificate² with an impressive 5.00% APY!¹



¹APY = Annual Percentage Yield. ²In order to obtain the advertised rate, members must open and fund the 9-Month Certificate special online through Essential's website using external funds to fund the account. Dividends are paid quarterly. Early withdrawals are subject to penalty. Upon maturity, the Certificate will renew at the current rate at the time of renewal. See Truth-in-Savings at essentialcu.org for more disclosures. Federally Insured by NCUA.

WHY CHOOSE OUR 9-MONTH CERTIFICATE?

- **High Yield:** Earn a competitive 5.00% APY on your savings, helping you reach your financial goals sooner.
- **Short-Term Commitment:** With a 9-month term, you can enjoy the benefits of a high yield without locking your money away for an extended period.
- **Low Minimum Deposit:** Open a 9-Month Certificate with a minimum deposit of \$500 and start earning a great return on your savings.

HOW TO OPEN A 9-MONTH CERTIFICATE SPECIAL

Opening a 9-Month Certificate is easy! Add an account within Online or Mobile Banking or scan the QR code, and quickly transfer funds from another financial institution to fund your new certificate.



Celebrating **3 MONTHS OF CONVENIENCE**

CONVENIENCE AT YOUR FINGERTIPS

Our Drive-Thru with Live Tellers and ATM capabilities offers you the convenience of conducting your banking transactions without leaving your vehicle. Whether you need to quickly withdraw cash, deposit a check or speak to a live teller, we are here to serve you.

PERSONALIZED SERVICE

With our Drive-Thru, you can enjoy personalized service from a live teller for more complex transactions or questions. Visit this Drive-Thru Monday – Friday from 8 a.m. – 5 p.m. and Saturday 9 a.m. – 1 p.m.

HELP US SPREAD THE WORD

Help us spread the word about our new Drive-Thru! Tell your friends, family and colleagues about the convenience and efficiency of our Drive-Thru, and encourage them to experience it for themselves.

We are excited to celebrate the 3-month anniversary of the opening of our new Drive-Thru at **2370 TOWNE CENTER BOULEVARD, BATON ROUGE.**



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

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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



Empowering Small Business Owners

At Essential, we understand the unique challenges and opportunities that come with owning and operating a small business. That's why we're committed to being your financial partner, providing you with the tools, resources and support you need to succeed.

Why Choose Essential for Your Small Business?

- Personalized Service
- Tailored Solutions
- Competitive Rates
- Local Decision-Making

Ready to take your small business to the next level? Contact us today at (888) 369-2207 or email commercial@essentialcu.org to learn more about our small business banking solutions and how we can help you achieve your business goals.

Convenient Banking at Your Fingertips: Remote Check Deposit Services

Designed to make banking more convenient and accessible for you, Remote Check Deposit allows you to deposit checks securely and quickly from the comfort of your home or anywhere you have internet access.

Using our mobile banking app, simply follow these easy steps to deposit your checks:

1. Open the mobile banking app on your smartphone or tablet.
2. Select the option for Check Deposit and follow the on-screen instructions to take photos of the front and back of your check.
3. Verify the check amount and submit your deposit. It's that easy!

For more information about Remote Check Deposit and other convenient banking services, visit our website or call our contact center at (888) 369-2207. We're here to help you make the most of your banking experience.

BRANDI'S BOOK DRIVE

We are proud to announce our sponsorship of Brandi's Book Drive, in partnership with WBRZ, to promote literacy and education in our community. Brandi's Book Drive aims to collect new or gently used books for local children, ensuring that every child has access to books and the opportunity to discover the joy of reading.

How You Can Help

From April 1 to May 17, 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.

Why It Matters

Access to books is crucial for children's literacy development and academic success. By supporting Brandi's Book Drive, you are helping to bridge the gap and provide children with the resources they need to thrive.



DRIVE-THRU DROP-OFF

Wednesday, April 24
10am – 2pm

Operations Center
2370 Towne
Center Blvd.

