



ENERGY SOURCE

WINTER 2021 / 2022



EARN CASH BACK ON EVERYDAY PURCHASES

See the savings add up and get cash back on everyday purchases with the ECCU Platinum Rewards or World Card. Whether you're shopping for groceries, dining out, or filling up your gas tank, it feels good knowing some of what you spend is going right back in your pocket. Plus, when you transfer your balances to one of our cards, you'll get 0% APR* for 12 months on all your purchases!

Discover how a credit card with cash back can work for you.

- ★ 0% Introductory APR* for 12 Months on Balance Transfers
- ★ Earn up to 3x Rewards for Qualifying Purchases
- ★ No Annual Fee
- ★ \$0 Fraud Liability for Unauthorized Purchases
- ★ Bonus Rewards



Visit www.ECCU.net, call us at 832.604.4848 or stop by the branch to apply!

*APR: Annual Percentage Rate. Certain credit criteria apply for lowest rate quote. Rates and terms subject to change. 0% APR introductory rate is only valid for new cards, 12 months after card opening. After the 12-month introductory period, your rate will be the agreed-upon rate at the time of card opening. View full credit card details and disclosures at www.ECCU.net/borrow/credit-cards.

SPARK INTEREST CHECKING

.25% APY*



EARN INTEREST AND GET A FREE GIFT

SPARK INTEREST CHECKING

You can earn interest with the convenience of direct deposit or any automatic payment. Enjoy a hassle-free banking experience with built-in freebies.

- ★ Competitive interest rates
- ★ Free Mastercard debit card
- ★ Free online banking
- ★ Free bill pay
- ★ Free thank you gift
- ★ Free mobile banking with mobile deposit
- ★ Free eStatements
- ★ No minimum balance
- ★ No monthly service charge
- ★ Access to 30,000 free ATMs nationwide

If you already have a checking account with ECCU, converting your account to a Spark Interest account is easy! Your debit card, checks, and account number will all stay the same.

*APY=Annual Percentage Yield. Credit union rules and regulation apply. Other fees such as non-sufficient funds, overdraft, continuous overdraft fees, etc. may apply. See the Fee Schedule for more details. Free gift may be reported on a 1099-INT or 1099-MISC. Free gift is provided at time of account opening. We reserve the right to substitute a gift of similar value.



WATCH YOUR SAVINGS GROW

OPEN A CERTIFICATE ACCOUNT

Certificates are a great way to earn competitive dividends on safe, long-term investments. Enjoy guaranteed returns with ECCU's certificate options. You choose the term and amount that works for you.

Open a CD account at
www.ECCU.net/spend-and-save/certificate-accounts



BOARD NOMINEES

George Edwards

George Edwards, Jr., is a US Army veteran who graduated magna cum laude from the University of Southern Mississippi with a BS in Accounting. He is a certified public accountant and retired from Exxon Mobil Corporation in January 2020 after 39 years of service. Mr. Edwards is a deacon at Second Baptist Church, Katy.

In 1995, he was elected to the Cypress Fairbanks Independent School District Board of Trustees, where he served the community as vice president of the board. From 1999-2010, Mr. Edwards served on the State Bar of Texas as a member of the Board of Directors, a member of the Commission for Lawyer Discipline, Chair of the Law-Focused Education Committee and a trustee of the Texas Bar Foundation, where he was Chair of the Investment Committee. Mr. Edwards was Chair of Leadership Houston Class XXI where he was awarded the prestigious Patrice Johnson Distinguished Alumnus Award in 2003. Currently, he serves as Vice Chair on the Board of Directors of Energy Capital Credit Union and he serves as Trustee and Treasurer on the Executive Committee of the Board. He is a Trustee of the Neuhaus Education Center, an organization that supports reading programs for children and also deals with appropriate instruction for dyslexic students. George and his wife, DeBra are the parents of three sons, a school administrator, an attorney and a treasury analyst. The love of their lives is their 10-year-old granddaughter, Lily Allison.

Huy Tran

Huy Tran earned Bachelor of Science in Electrical Engineering and Master of Science in Computer Science from Texas A&M University.

Huy joined ExxonMobil in 2012 in the area of reservoir simulation research application development. Over the past 9 years, he held many different roles and contributed in different areas across ExxonMobil business segments ranging from engineering, advisor to project management. After serving as a Project Engineer in Golden Pass Export LNG project and Upstream Digital Innovation Advisor in 2020, he is currently serving as the program manager to oversee the execution of a portfolio of digital opportunities across ExxonMobil Upstream Operations.

Huy has been serving in Energy Capital Credit Union's board of directors since 2017.

Voting on the 2022 Board of Directors will be held at the Annual Meeting in February.



GET THE MOST OUT OF YOUR ECCU ACCOUNT

DID YOU KNOW WE OFFER ALL OF THIS?

Remote Check Deposit

In our mobile app, you can deposit checks to your account via your smartphone or tablet.

Member Discounts

We offer discounts on everything from movie tickets to cell phone plans and identity theft protection.

Shared Branching

If you aren't close to an ECCU branch, chances are you are close to a shared branch you can visit to access your ECCU account. Find locations at www.co-opcreditunions.org.

CO-OP ATM Network

Surcharge-free ATMs are available around the US and in 13 countries and territories. Find surcharge-free ATMs at most 7-Eleven and Costco locations.

Insurance

Energy Capital Insurance can help you save on auto, home and life insurance. Get a free quote today at www.ECCU.net/energy-capital-insurance.

Safe Deposit Box

The Northwest Community branch has safe deposit boxes in a variety of sizes. Prices range from \$25 - \$120 per year.

Notary Service

All of our branches offer free notary service. Call 832-604-4848 to schedule an appointment.

These are just a few of our benefits available to members. View more at www.ECCU.net.



TURN YOUR HOME'S EQUITY INTO CASH

WITH A HOME EQUITY LOAN

Finish your basement, consolidate credit card debt, pay off medical bills and more with a home equity loan from ECCU.

- ★ Fixed interest rate
- ★ No pre-payment penalty
- ★ Easy application process
- ★ Interest may be tax deductible

Apply at www.ECCU.net/borrow/loan-options



MAKE PAYDAY AUTOMATIC

FAST. CONVENIENT. SECURE.

With direct deposit, you get same day access to your money from anywhere. Take one more thing off your to-do list and reduce the risk of lost or stolen paper checks.

Setting up direct deposit for your checking or savings account is perfect for all recurring payments you receive, including:

- ★ Paycheck
- ★ Social Security
- ★ Child Support or Alimony
- ★ Investment Dividends

How To Set Up Direct Deposit

1. Complete a direct deposit form
2. Provide the form to your payment provider

Download the form at
www.ECCU.net/convenience/member-forms



18540 Northwest Freeway
Houston, TX 77065
www.ECCU.net
832.604.4848



PRESORTED
STANDARD
U S POSTAGE
PAID
HOUSTON TEXAS
PERMIT NO. 1769

Northwest Community - 18540 Northwest Freeway
Spring Community - 24396 Interstate 45 N
Spring Campus - 22777 Springwoods Village Parkway*
Hughes Landing ATM - 1735 Hughes Landing - West Building*
*Restricted Public Access

HOLIDAY CLOSINGS

Thursday, December 23
Campus Branch Closed

Friday, December 24
Christmas Eve
Campus Branch Closed
Northwest and Spring Closing at 1pm

Saturday, December 25
Christmas Day

Saturday, January 1
New Year's Day

Monday, February 21
President's Day



JOIN US FOR OUR ANNUAL MEETING!

IN PERSON

Mark your calendars for ECCU's annual meeting. We'll review financial reports, discuss plans for the future, and the membership will vote on the Board of Directors. See inside the newsletter for board nominee info.

Wednesday, February 23
Grace Church
24400 Interstate Hwy 45
The Woodlands, TX 77386

Let us know you're attending at
www.ECCU.net/events