



ENERGY SOURCE

SPRING 2025



SECURE GROWTH IN A VOLATILE MARKET

Grow your funds securely regardless of the economic climate with our high-yield savings and checking account options. Your ECCU investments are protected by NCUA insurance up to \$250,000 so you can enjoy peace of mind and competitive rates.

[High-Yield Checking Account](#)

Keep the cash in your checking account safe from the changes in the market by locking in a rate of **5.25% APY.***

OPEN AN ACCOUNT

[High-Yield Savings Account](#)

Start to grow your emergency fund with a savings account that earns up to **2.00% APY.*** Peace of mind has never looked this good.

OPEN AN ACCOUNT

[Share Certificate Account](#)

Lock in a rate of up to **4.00% APY*** with terms ranging from 90 days to 36 months.

OPEN AN ACCOUNT

*Annual Percentage Rate. Current as of 4/10/2025. [Click for full details.](#)



ECCU SCHOLARSHIPS

ECCU cares about continued education and we want to support our members in achieving their dreams. That's why we are offering student members a chance to win a \$1,000 educational scholarship!

Here's the requirements to enter:

- 1 Must be a current ECCU member to apply. Encourage the students in your life to become a member by [opening a checking or savings account online here](#).
- 2 Must be a graduating high school senior attending college or trade school in the fall, or a current continuing education student.
- 3 Must provide a current transcript and a list of community and/or school-related activities.
- 4 [Submit a short essay](#) or a video on one of three topics.

Good luck - the deadline is coming up quickly! Applications will be accepted through **the first week of June**. Winners will be announced in the last week of June. Apply via the online form or download the application and submit via email or mail.

APPLY HERE FOR A 2025 SCHOLARSHIP

HEAR FROM OUR PREVIOUS SCHOLARSHIP WINNERS



LAUREN
GREENE

Lauren Greene, Senior at the University of Texas at Tyler Pursuing a Doctorate of Chiropractic at Parker University in the fall, **"With less financial stress**, I was able to invest in essential course materials, including textbooks and programs crucial to my studies. This scholarship played a role in my success... and **I will be graduating two years early, a testament to the investment I made in myself."**



MADELINE
BULLOCK

Madeline Bullock, Freshman at Texas Tech University. She is majoring in Human Development and Family Sciences on the Pre-Med track, **"This scholarship allowed me to focus on school** and getting accustomed to college life, instead of worrying about finding a job coming into my freshman year of college. **It helped take some of the financial pressure off of my family."**



DOUBLE YOUR PAYCHECK

Set up direct deposit and you could earn \$50 cash back and be automatically entered for the chance to double your paycheck - up to \$2,500!* This promotion is easy to enter but it won't last long. Simply transfer your direct deposit to any ECCU [checking](#) or [savings](#) account securely in a few clicks. If you already have direct deposit set up, make sure you're [eligible](#) to win.

You can't lose with direct deposit!

★ **Early Paydays**

Receive your paycheck up to one day early

★ **Safe & Secure**

No more lost or delayed checks

★ **Easy Access**

Your money is available the moment it arrives

I WANT TO DOUBLE MY PAYCHECK

*Direct deposit is matched up to \$2,500. Minimum \$500 direct deposit to qualify. Direct Deposit must go into an Energy Capital checking account. Odds of winning depend on total number of qualifying direct deposits made by all members. **Early direct deposit is dependent upon when payroll is posted by your employer. If payroll is posted on Sunday or holiday, direct deposit may post the following business day. For Direct Deposits of \$500 - \$999, members must keep their direct deposit active in the account for 30 days to receive incentive. For Direct Deposits of \$1,000+, members must keep their direct deposit active for 90 days to receive \$50 and to be entered into the drawing to double their direct deposit.

REFERRALS ARE A WIN-WIN!

It's easy to make a referral and win a reward, all it takes is three simple steps.

STEP 1

Send your referral.

All you have to do is input your friend or family's information on [this form](#), and we will take care of the rest for you.

STEP 2

Your friend or family member opens a

[checking account](#). Now they have access to ECCU's many benefits- thanks to you!

STEP 3

Get your gift.

You and your referred member can choose from an Amazon gift card or picking up a gift at one of our branch locations.

You are able to submit unlimited referrals. The more you refer, the higher your chances are to receive an award. Fill out our easy-to-use form today, it's a win-win!



FEATURED SMALL BUSINESS



For a small business, reviews and referrals have the potential to make a huge difference. ECCU cares about helping your business thrive, and that's why **we will regularly feature a small business in our newsletters and on our social media accounts.**

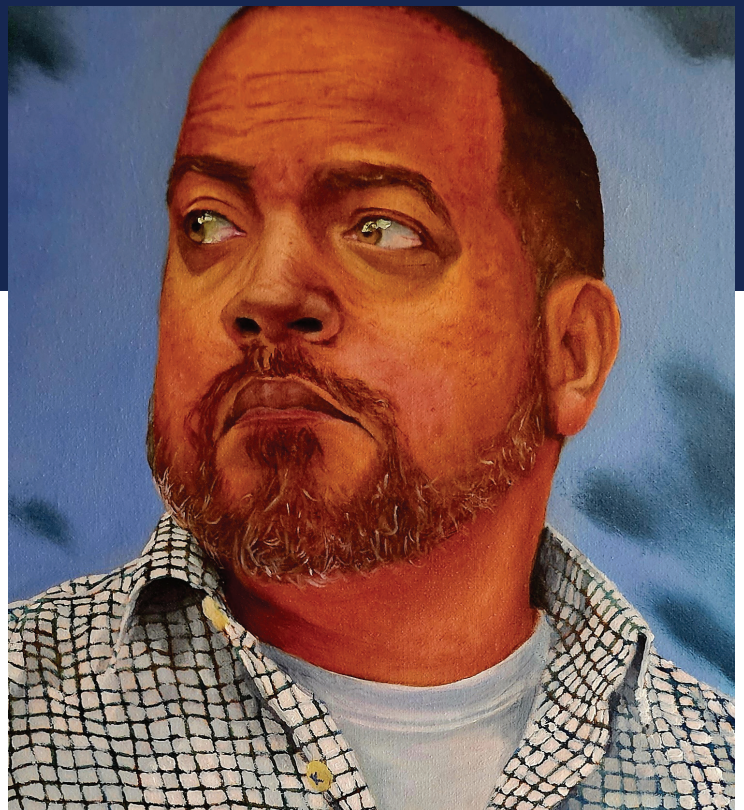
This month, we are shining a light on JHT Fine Art. Jason Turner is an artist and Veteran whose mission is to bring realism to life through custom oil paintings. His specialties include portraits, military, and vintage cars & trucks.

"I've been an ECCU member for approximately 20 years and Energy Capital has and continues to be professional, responsive and trustworthy. So, when it was time to open JHT Fine Art, it was befitting to allow them to guide me into our new venture." -Jason Turner

If you're interested in commissioning an oil painting, visit his [website](#) to get in contact or view more of his work. Another way you can support JHT Fine Art is by liking [his page on Facebook](#).

Interested in having your business featured?

SUBMIT THIS FORM





BUSINESS ACCOUNTS

ECCU values local businesses and we are proud to provide financial services to many small businesses in the area. Our business accounts offer benefits and personalized service you won't find at big banks!

[ECCU Mastercard® Business Platinum Credit Card](#)

Earn rewards and save on your regular business purchases such as gas, dining and more for your business. Just use your Energy Capital Mastercard® Business Credit Card and receive Easy Savings® rebates at top merchants.

- ★ Cash Back Rewards on Everyday Purchases
- ★ NO Annual Fee
- ★ 0% APR* on Balance Transfers for 12 Months (variable rates as low as 15.24% APR* after introductory rate expires)
- ★ \$0 Fraud Liability for Unauthorized Purchases

[FREE Business Checking](#)

One expense your business shouldn't have to worry about is checking account fees.

- ★ NO monthly service charge
- ★ 1,000 FREE monthly transactions
- ★ NO minimum balance

[Business Interest Checking](#)

Business Interest Checking is an ideal account for businesses with higher balances.

- ★ 1,000 FREE monthly transactions
- ★ Competitive Interest rate currently at [3.00% APY*](#)
- ★ \$5,000 minimum balance to avoid a low monthly fee of \$10

[Business Savings](#)

The economy is unpredictable, it's always smart to have some savings set aside in case your business needs it.

- ★ Earn 2.00% APY*
- ★ NO minimum balance requirement
- ★ NO monthly service charge

Learn more about all of our business accounts [here](#).

*APR - Annual Percentage Rate. APY - Annual Percentage Yield. Current as of 4/10/2025. Click for full details on the [credit card](#) or [deposit accounts](#).



SUMMER SKIP A PAY



Loan payments weighing you down?
Skip a payment this summer to add
some breathing room.

REQUEST TO SKIP A PAYMENT IN THE ECCU APP



SUMMER SPENDING

For Texans, the A/C bill is only beginning to increase and with it, so is your summer spending. ECCU can help! ECCU has three Mastercard® options available to choose from, each with their own unique special offer all with NO annual fee.



Mastercard® Platinum

- ★ All ECCU Mastercards® offer 0% APR* (variable rates 13.24% - 17.99% APR* after introductory rate expires).

APPLY



Mastercard® Platinum Rewards

- ★ 1x Cashback
- ★ When you spend \$2,500 in the first 90 days, earn 5,000 Cash Back Rewards.
- ★ Up to 1.5x Rewards for gas, grocery, and restaurant purchases

APPLY



Mastercard® World Card

- ★ 1.5x Cashback
- ★ When you spend \$5,000 in the first 90 days, earn 10,000 Cash Back Rewards.

APPLY

*Annual Percentage Rate. [Click for full details.](#)



ECCU MOBILE APP

Manage your accounts anytime, anywhere with the ECCU Mobile App. Conveniently invest, check your credit score, transfer funds, and more all within [online](#) and [mobile banking](#).

LEARN MORE



EasyVest YourChoice:¹

- ★ Low initial investment
- ★ Trade up to 500 shares every month
- ★ Be the decision-maker of your portfolio



EasyVest Automated Investing:¹

- ★ Low-cost Exchange Traded Funds (ETFs)
- ★ Answer a series of questions for a tailored portfolio



EasyCoin:²

- ★ Buy and Sell Crypto in real time
- ★ Invest with ease in 3 clicks or less
- ★ Enhanced security for your peace of mind



Monitor your credit score via ECCU's Online & Mobile banking platform. Receive updates on your score and recommendations on how you can improve your score.

Take charge of your financial future! Monitor your credit score and manage your investments all in one place. Log into the mobile app and get started today.

LOG IN TO ONLINE BANKING

¹EasyVest Investment accounts are no obligations of Energy Capital Credit Union and have no Energy Capital Credit Union or affiliated entity guarantee. Investments are not insured by NCUA or any state or federal government agency. Investments involve risks and may lose value, including possible loss of principal. ²EasyCoin Investment accounts are no obligations of Energy Capital Credit Union and have no Energy Capital Credit Union or affiliated entity guarantee. Investing in cryptocurrency involves risks, including possible loss of value. Cryptocurrency investments have historically been highly volatile and are for investors with a high-risk tolerance. Investors in cryptocurrency could lose the entire value of their investment.



UPCOMING SHRED DAY!



NORTHWEST BRANCH

April 26, 2025
9am to 12pm

Here are the important documents that you should never throw away, as it increases your risk for identity theft or fraud.

- ★ Documents that contain your Social Security Number
- ★ Old tax returns and financial records
- ★ Bank statements and credit card statements
- ★ Medical records and documents
- ★ Pre-approval documents
- ★ Loan documents and mortgage papers
- ★ Pay stubs and employment records
- ★ Utility bills and lease agreements
- ★ Receipts with credit card information

Bring any documents that may contain important personal information to be shredded and let us free up some space for you.

Mark your calendars for the two additional community shred days at your local branch!



SPRING COMMUNITY BRANCH

September 13, 2025
9am to 12pm



KATY COMMUNITY BRANCH

November 8, 2025
9am to 12pm



www.ECCU.net
832-604-4848



NORTHWEST

18540 Northwest Freeway, Houston, TX 77065

KATY

3211 Peek Road, Katy, TX 77449

SPRING

24396 Interstate 45 N, Spring, TX 77386

EXXONMOBIL CAMPUS*

22777 Springwoods Village Parkway, Spring, TX 77389

*Restricted Public Access

HOLIDAY CLOSINGS

MEMORIAL DAY
MONDAY, MAY 26

JUNETEENTH
THURSDAY, JUNE 19

INDEPENDENCE DAY
FRIDAY, JULY 4

LABOR DAY
MONDAY, SEPTEMBER 1