



ENJOY THE HOLIDAY SEASON!

It's the most wonderful time of the year! Whether you're wrapping gifts, traveling home, or soaking in all the holiday magic, we're here to help you keep the spirit alive.

- ★ Need a little boost for those last-minute holiday expenses? Our [personal loans](#) come with low rates and flexible terms—so you can enjoy the season now and head into 2026 with confidence.
- ★ Already shopping up a storm? Make it count! With the [ECCU Mastercard® Platinum Rewards card](#), you'll earn up to 1.5x Rewards on gas, groceries, and dining—all with no annual fee.
- ★ Our 12 Days of Christmas Giveaway winners are being announced on facebook live at 1pm every day until Christmas Eve



Create four groups of four!

Find the themes and check the answers on the last page.

GOLD	COIN	COUNSELORS	CLAUSE
TRADE	WONDERFUL	SILVER	RETURN
WREATH	ELF	APP	STOCK
EXCHANGE	SAVINGS	HOME	ORNAMENT



INCREASE YOUR HOLIDAY BUDGET

Need extra cash this season? We're giving the gift of financial flexibility with Skip-A-Pay. Skip an eligible loan payment and use that money for gifts, travel, or holiday essentials.

SKIP A PAYMENT



BUILDING A BETTER FUTURE IS FOR EVERYONE.

There's no perfect time to start saving for retirement—so why not start now? No matter your age or where you're at in life, putting away even a little bit today can make a big difference later.

Think of it as self-care for your future self—because the best kind of peace of mind is knowing you're setting yourself up for comfort and freedom down the road.



Maximize your employer match. If your job offers a 401(k) match, contribute at least enough to get the full match (it's basically free money). Already maxed it out? You can still open an ECCU IRA to keep growing your savings.*



Want to save on taxes later? A Traditional IRA might be your best move. You'll contribute pre-tax, let your money grow, and pay taxes when you take it out—hopefully at a lower rate.



Take advantage of tax-free growth. With a Roth IRA, you'll pay taxes now and enjoy tax-free growth and withdrawals later. There's no minimum to get started—just commit to setting something aside for your future self.



Rest easy knowing your money's safe. All ECCU IRA accounts are [insured by](#) the NCUA.



Need a little help figuring it out? We've got you. Chat with one of our certified financial counselors to find the best fit for your goals.



Earn up to 4.00% APY!* Take advantage of low minimum balances to open and competitive rates.

[LEARN MORE ABOUT OUR IRA OPTIONS](#)



REFLECT. RESET. REFOCUS.

Did you reach your 2025 financial goals? If not—don't worry! Growth is all about progress, not perfection.

As you plan for 2026, use the **SMART** method to make your goals: **Specific, Measurable, Achievable, Relevant, and Timely.**

And remember—you don't have to do it alone. Schedule a free session with one of our **Certified Financial Counselors** to create a personalized plan for success.

[SCHEDULE A MEETING](#)

FEATURED SMALL BUSINESS MAXIMUM RETURN TAX GROUP



Energy Capital Credit Union is proud to provide financial services to many small businesses in the area. We are committed to supporting our entrepreneur members in the local community with better service and one of a kind care.

This month, we are shining a light on Maximum Return Tax Group! This company was formed in 2009, and has been helping individuals and small businesses maximize tax refunds, stay compliant, and make smarter financial decisions.

The owner shared that "Being a member of Energy Capital Credit Union has been a valuable asset to Maximum Return Tax Group. Their support has helped us expand our visibility and connect with like-minded business owners across Houston. We appreciate ECCU's commitment to spotlighting local leaders - it reinforces the kind of collaboration and trust that fuels real growth."
—Nicole, Founder and CEO



Want to be featured next time?

Fill out this online form for a chance to get your name out there!

[GET FEATURED](#)



Every business account with ECCU includes a FREE and seamless online and mobile banking experience. Send invoices, manage specific permissions for employees on each account, and more!

[ENROLL IN ONLINE BANKING](#)



A NEW WAY TO ACHIEVE YOUR FINANCIAL RESOLUTIONS.

MANAGING YOUR FINANCES SHOULDN'T BE COMPLICATED. WITH ECCU ONLINE AND MOBILE BANKING, YOU CAN:



Get instant alerts for key account activity



Forecast your balance for the month ahead



Make smarter budgeting decisions with predictive insights



Even test how paying off debt might impact your credit score



Start your year off right—enroll in Online Banking and download the ECCU Mobile App today

Enroll in online banking and download the mobile app today!



Download on the
App Store



GET IT ON
Google Play

ECCU CONNECTIONS KEY

Christmas Decorations

GOLD
SILVER
WREATH
ORNAMENT

Words in Christmas Movie Titles

ELF
WONDERFUL
CLAUSE
HOME

Budgeting Solutions ECCU Offers

SAVINGS
COUNSELORS
APP
YIELD

Investing Terms

BITCOIN
EXCHANGE
STOCK
TRADE



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

CHRISTMAS EVE
WEDNESDAY, DECEMBER 24
(OPEN UNTIL 1PM)

CHRISTMAS
THURSDAY, DECEMBER 25

NEW YEAR'S DAY
THURSDAY, JANUARY 1

MARTIN LUTHER KING JR. DAY
MONDAY, JANUARY 19