



YOUR DEPOSITS ARE ALWAYS SAFE

SAFE & INSURED AT ECCU

In recent news, there have been two Silicon Valley banks that have collapsed. Those banks were involved in tech-related industries and while the news sounds dire, their customers' money is protected, just like your money is protected at ECCU.

ECCU Deposit Insurance

All of our deposits are insured up to \$250,000 by NCUA, the National Credit Union Administration. Many credit unions in the United States use NCUA's share insurance. The National Credit Union Share Insurance Fund (NCUSIF) is backed by the full faith and credit of the US government. The NCUSIF insures deposits in all federal credit unions and most state-chartered credit unions. ECCU is a state-chartered credit union and has deposit insurance via NCUSIF.

What does that mean for me?

This means your deposit accounts at ECCU have at least \$250,000 insurance automatically. If you have a joint owner on your account, you each have coverage of at least \$250,000 for a combined total of \$500,000. This insurance isn't something you have to request, we automatically protect ECCU members' deposits at no extra cost to you.

Are Certificate of Deposits (CDs) insured at ECCU?

Yes, all deposit accounts are protected by the NCUSIF, including savings, checking, Money Market accounts and CDs.

Can I bring more deposits to ECCU to ensure they are protected?

Yes you can. We have additional insurance coverage available for accounts exceeding the NCUA insurance maximum. A product unique to Credit Unions, Excess Share Insurance provides an additional \$250,000 of protection above the federal government's limit of \$250,000 — a total of up to \$500,000. Even better, the coverage also protects up to an additional \$250,000 over the government's \$250,000 limit on IRA accounts — a total up to \$500,000! Contact us today to learn more about the Excess Share Insurance Corporation (ESI). Contact us to find out how we can help you maximize your deposit insurance coverage at no extra cost to you!



ENERGY CAPITAL INSURANCE

HOME & RENTERS

Your home is more than a foundation, walls, and roof. It's where you find comfort at the end of a long day, where your family makes memories, and where you feel most at ease.

At Energy Capital Insurance, we understand how important your home is to you. That's why our focus is to help you find the right insurance coverage at a price that works for your needs and budget. Let us give you peace of mind knowing your home is protected.

Homeowners | Renters | Investment Property



*Get a Free
Quote Today!*



FUND YOUR FUTURE

OPEN A CERTIFICATE ACCOUNT

Certificates are a great money tool that can help you power up your savings and take full advantage of your interest-earning potential. At ECCU, all our certificate accounts are designed with your future in mind. We offer competitive rates and a variety of terms so you can customize your savings plan to meet your individual needs.



Open Online!



COMMUNITY SHRED DAYS

SAFELY DISPOSE OF CONFIDENTIAL DOCUMENTS

Northwest Community

18540 Northwest Freeway, Houston, TX 77065
Saturday, May 13th | 9am - 12pm

Spring Community

24396 I-45 N, Spring, TX 77386
Saturday, October 14th | 9am - 12pm



BEST ACCOUNTS FOR ELEVATED RETURNS

MAXIMIZE YOUR MONEY

Put your money to work with our most rewarding checking and savings accounts.

Energy High Interest Checking

Earn **4.00% APY*** on your balance simply by using your ECCU debit card, opting for paperless statements, and logging into Online Banking.

High-Yield Savings

Set money aside to meet your financial goals while earning interest on your deposits. Earn **3.00% APY*** no matter what your balance totals.

Share Certificate

Certificate Accounts (CDs) are a simple, secure way to invest your money. With terms ranging from 6 months to 5 years, our accounts are a great way to save money you don't need right away.

*APY=Annual Percentage Yield. Effective 4/1/23 and subject to change.



BUSINESS SERVICES

TO HELP YOUR BUSINESS THRIVE

Business Certificate Account

Earn high returns on excess cash flow and choose from 12 to 60 month terms.

Business Checking

Enjoy instant access to your funds, a fee-free network of over 30,000 ATMs nationwide, and the financial tools you need to support your business. Enjoy 1,000 free transactions per month and no service fee. Learn more at <https://www.eccu.net/business/business-checking>

Business MasterCard

Make purchases or withdraw funds from your business account with no annual fee and cash back rewards.

Merchant Card Services

The tools you need, all in one place. ECCU has teamed up with Total Merchant Concepts (TMC) to offer our business members a powerful merchant services solution.



COMING SOON

KATY BRANCH



AFFORDABLE FINANCING

ECCU LOAN OPTIONS

- ★ Auto Loans
- ★ Credit Cards
- ★ Personal & Vacation Loans
- ★ Home Purchase & Refinance Loans
- ★ Home Equity Loans
- ★ Lightning Fast Home Improvement Loans
- ★ Rec Vehicles - Boats, Motorcycles, RVs, ATVs, etc.

Learn more at www.ECCU.net/borrow/loan-options.



NOW ACCEPTING SCHOLARSHIP APPLICATIONS!

\$1,000 SCHOLARSHIPS

It's time to submit an application for one of four scholarships!

We love supporting our members as they continue on their education path. High school seniors attending college or trade school in the fall and members who are continuing their education are eligible to submit an application. View all the requirements and apply at www.ECCU.net/learn/scholarship-2023

All applications and supporting materials must be submitted by June 15, 2023.



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*
*Restricted Public Access

HOLIDAY CLOSINGS

Monday, May 29
Memorial Day

Monday, June 19
Juneteenth

Tuesday, July 4
Independence Day

Monday, September 4
Labor Day

**ELEVATED
EARNINGS
WITH LESS
COMMITMENT.**

**AVAILABLE WITH ENERGY
HIGH INTEREST CHECKING
AND HIGH-YIELD SAVINGS
ACCOUNTS.**

