Energy Capital Credit Union

Energy SOURCE

OCTOBER 2026

DON'T LET YOUR MONEY GO TO WASTE

No tricks—just smart ways to make the most of your money. From everyday spending to saving for what's next, ECCU has options to help you get more from your finances.

FREE CHECKING

Keep it Simple

Handle everyday spending with a convenient checking account, with no minimum balance or monthly service fee.

HIGH-YIELD CHECKING

Make your Balance Work Harder

Earn up to $900 a year* while keeping the flexibility of a checking account for everyday purchases.

A LITTLE EXTRA TREAT: EARN UP TO $300!

For a limited time, open a qualifying ECCU checking account and earn up to $300 in bonuses when you meet the promotional requirements.

OPEN A CHECKING ACCOUNT TODAY

*Checking Accounts: *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.

*Offer available on new ECCU Free Checking and High-Yield Checking accounts. To earn the $200 Checking Bonus, member must establish qualifying direct deposit totaling at least $1,250 and maintain uninterrupted qualifying direct deposit for 90 consecutive days. To earn the additional $100 Activation Bonus, member must, within 90 days of account opening: (1) enroll in ECCU Online or Mobile Banking, (2) activate an ECCU debit card, (3) complete at least 10 qualifying debit card purchase transactions, and (4) enroll in eStatements. Members may earn up to $300 in total bonuses by satisfying all applicable requirements. Account must remain open and in good standing at the time the bonus is paid. Membership eligibility and account-opening requirements apply. [Bonus will be deposited within XX days after all applicable requirements have been met.] See ECCU for complete account and offer details. Federally insured by NCUA.

*Illustrative annual earnings are based on maintaining a $20,000 balance for 12 months and meeting all requirements to earn the highest available annual percentage yield. Annual percentage yield is variable and may change after account opening. Actual earnings will vary based on account balance, transaction activity, rate changes and qualification status. Fees may reduce earnings.

*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.

STAY ONE STEP AHEAD OF SCAMMERS

October is **Cybersecurity Awareness Month**. Scammers are getting creative, but a few simple habits can help protect your personal and financial information.

5 RED FLAGS TO WATCH FOR

1. Unexpected urgency: Someone pressures you to act immediately.
2. Suspicious links: A text or email asks you to click an unfamiliar link.
3. Requests for sensitive information: You're asked to share account or personal details.
4. Password requests: Someone asks for your password or login credentials.
5. An "ECCU" caller asking for your login: ECCU representatives will never ask for your password or login credentials over the phone.

Think you've received a suspicious call? Don't share your information. Hang up and call ECCU at 832-604-4848.

LEARN MORE ABOUT CYBERSECURITY

DON'T LET THESE MONEY MONSTERS HAUNT YOU

Scary money habits? ECCU has a trick (and a treat!) for that.

THE SAVINGS VAMPIRE
Is your money missing out on earning potential?

THE ECCU TREAT:
Put your savings to work with an ECCU High-Yield Savings Account and earn dividends, plus a special bonus rate with a checking account.

EXPLORE HIGH-YIELD SAVINGS

THE DISAPPEARING PAYCHECK
Does payday vanish into thin air?

THE ECCU TREAT:
Make everyday money work harder with High-Yield Checking. Earn dividends on eligible balances when you meet monthly qualifications, with the potential to earn up to $900 annually!*

HIGH-YIELD CHECKING

THE DEBT ZOMBIE
Is high-interest debt following you?

THE ECCU TREAT:
Save on interest with 0% Intro APR[1] for 12 months on balance transfers for all ECCU Credit Cards.*

SEE YOUR OFFERS

*Variable rates 12.74% - 17.99% APR[1] after intro rate expires

THE BUDGETING BOOGEYMAN
Afraid to see where your money went?

THE ECCU TREAT:
Track transactions and monitor your finances anytime with Safe-to-Spend in Online & Mobile Banking.

ENROLL

WHICH MONEY MONSTER IS HAUNTING YOU?

ECCU is here to help you take control. Don't get tricked by scary money habits—treat yourself to smarter banking!

DON'T LET OLD DOCUMENTS HAUNT YOU

Got a scary stack of old paperwork? Bring it to Katy Community Branch's Shred Day and safely get rid of documents you no longer need. Let's make protecting your personal information a little more fun!

Come dressed in your favorite Halloween costume, grab a free cup of coffee, and pick up a special gift while supplies last!

Saturday, October 24th | 9 am – 12 pm
3211 Peek Rd. Katy, TX 77449

WHAT CAN YOU SHRED?

Old financial documents, statements and bills, documents containing personal information, and other paper records you no longer need.

Please remove all non-paper items before bringing your documents to continue a smooth flow of traffic.

GET READY TO SHRED

TREAT YOURSELF TO MEMBER PERKS

Being an ECCU member comes with more than financial products and services. Our **Member Benefit Program** gives you access to exclusive discounts, perks, and special offers from participating local businesses.

Think of it as a little **member-only treat**—with new ways to save and enjoy local businesses.

HOW IT WORKS:

1. **Browse**
   Check out participating businesses and available offers.
2. **Choose**
   Find a perk you'd like to use.
3. **Enjoy**
   Follow the offer's instructions and enjoy your member benefit!

UNLOCK YOUR MEMBER PERKS

CALLING ALL BOARD OF DIRECTOR NOMINEES

Our goal at Energy Capital Credit Union is to serve, grow, and give back to our members. This is an opportunity for you to continue the philosophy of "people helping people" and serve the member-focused mission of your credit union.

Any qualified member wishing to be considered for a position on the Board of Directors of Energy Capital Credit Union must submit to the Nominating Committee an application to be a candidate, in the form described by the State of Texas Credit Union Department application. This application will include an authorization for the credit union to conduct a background and credit investigation, as the credit union determines appropriate. This application must be submitted to Energy Capital Credit Union at least 80 days prior to the date of the annual meeting. The deadline for this year's nominations is October 31, 2026.

Soon after the deadline, the Nominating Committee will promptly advise each nominee of the selections it has made for candidates by written notice. Any nominee not chosen by the Nominating Committee will not be considered as a candidate for election to the Board unless within 15 days the Nominating Committee receives a written notice that the nominee wishes to still be considered as a candidate. This notice must be accompanied by a petition (in the form described by the credit union) containing the signatures of at least 20 current credit union members indicating their support for the nominee. A list of all candidates for the Board of Directors will appear in an issue of the Energy Capital Credit Union Newsletter. Visit www.ECCU.net/careers to fill out the application. The credit union will provide each nominee with a written notice of responsibilities and legal obligations of a Board member. The Slate of Board nominees will be voted on at ECCU's annual meeting, which will be held in February 2027.

APPLY NOW

ENERGY CREDIT UNION CAPITAL

www.ECCU.net
832-604-4848

ENERGY CAPITAL INSURANCE

NCUA Federally Insured by NCUA

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

IMPORTANT DATES

KATY COMMUNITY BRANCH SHRED DAY
OCTOBER 24TH