



LET'S GET STARTED

## SPRING RESET: PUT YOUR HOME TO WORK

“ Turn your home’s equity into opportunity. A home equity loan gives you access to funds at competitive rates—perfect for consolidating debt, tackling big expenses, or bringing your financial goals to life. ”

– Kaitlin Williams, AVP of Lending

Spring has a way of making you look at everything a little differently—including your finances.

If you’ve built up equity in your home, this could be the moment to actually use it.

Explore our checklist to see if a Home Equity loan is right for you.

### CHECKLIST

- ✔ You’ve built up equity in your home (typically 15-20%+)
- ✔ You need funds for a specific purpose (home improvements, debt consolidation, major expenses)
- ✔ You’re comfortable with a fixed rate and predictable monthly payments
- ✔ You’ve compared your options and this fits your financial picture

## YOUR REFUND, BUT FASTER

Tax season hits... and suddenly you’re thinking about everything you could do with that refund.

With direct deposit through ECCU, you can get your money up to one day early,\* so you’re not stuck waiting when you’re ready to move.

Pay something off. Catch up. Treat yourself a little. Your money—on your timeline.

**Login to online banking → Click ‘Transfers & Payments’ → Select ‘Easyswitch’**

\*Direct Deposit: Getting paid up to one day early depends on when your employer processes payroll.



MAKE THE SWITCH TODAY!



# BIG PLANS? WE'RE ROOTING FOR YOU

Planning for the future comes with big goals—and sometimes, big costs. That's why ECCU is proud to support our members that are choosing to continue their education through university or trade school.

## Applicants must meet the following requirements:

- ★ Be a current **Energy Capital Credit Union member**.
- ★ **Not a member yet?** You can easily open an account with ECCU to become eligible [by clicking here](#).
- ★ Be a graduating high school senior or continuing education student.
- ★ Plan to attend school during the upcoming academic year.
- ★ Demonstrate academic achievement and community involvement.

Additional eligibility details may apply. Please review the full guidelines before submitting your application.

**APPLY FOR OUR SCHOLARSHIP TODAY**



## PROTECT WHAT MATTERS (EVEN THE FURRY ONES)

Pets are family and their care can come with high, unexpected costs. Pet insurance can help give you peace of mind, so you're prepared for whatever comes your way. With coverage options designed to fit your needs, it's one simple way to help protect both your pet and your wallet.

Simple coverage. Real peace of mind.

**PROTECT YOUR PET TODAY**

## NEW SEASON, NEW RIDE



Thinking about upgrading your car? Or finally getting something new?

With rates as low as **4.00% APR**,\* flexible terms, and 90 days with no payments\*, you can make your move without rushing your budget.

Because getting a new car should feel exciting—not stressful.

**GET PRE-APPROVED**

APR = Annual Percentage Rate. Rates are subject to change without notice. APR is accurate as of the last declaration date. Not an offer to lend. Subject to credit and underwriting guidelines. Lowest rate of 4.00% APR for up to 36 months is \$29.52 per \$1,000 borrowed. Actual rate and term may vary based on credit qualifications and other factors. We do business in accordance with the Equal Housing Lender.

\*No Payment for 90 Days: 90-day no payment option available to qualified borrowers on approved vehicles. Approval will be based on credit worthiness and credit tiers. Interest will accrue during the 90-day no payment period. Terms and conditions apply. Offer subject to change at any time. Contact ECCU for more details.



# QUIZ

## SPRING CHECK-IN: HOW ARE YOUR MONEY HABITS?

April is Financial Literacy Month—aka the perfect excuse to check in on your money habits (no judgment). Take the quick quiz to test your knowledge, and if you need extra support, our Credit Union Certified Financial Counselors are here to help.

### 1 | TRUE OR FALSE

**T/F** A budget can help you stay on track with your money.

### 2 | MULTIPLE CHOICE

Which of the following is a smart money habit?

- (A)** Ignoring your account balance.
- (B)** Checking your account regularly.
- (C)** Only reviewing your account once a year.

**CONNECT WITH A FINANCIAL COUNSELOR**

### 3 | TRUE OR FALSE

**T/F** ECCU's Direct Deposit can give you access to your money up to one day early.

### 4 | MULTIPLE CHOICE

What can a good credit score help you get?

- (A)** Lower loan rates
- (B)** Better approval chances
- (C)** Both A and B

### 5 | TRUE OR FALSE

**T/F** Saving a little at a time can make difference.



## BUILT LOCAL. BACKED BY YOU.

Behind every business is a story, and many of those start with our members! Our Business Spotlight is one way we recognize the dedication, growth, and impact local businesses bring to the community. If you're a part of our business community, we'd love to hear about your journey and what you've built.

**SHARE YOUR STORY**



**2026 Shred Days**  
**SPRING COMMUNITY BRANCH**  
 Saturday, August 15th | 9am to 12pm  
**KATY COMMUNITY BRANCH**  
 Saturday, October 24th | 9am to 12pm



**Scholarship Contest**  
**CLOSES MAY 1, 2026**

Quiz Answer key: (1) True, (2) B, (3) True, (4) C, (5) True



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**EXXONMOBIL CAMPUS\***  
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