



# ENERGY SOURCE

JANUARY 2026



## MAKE 2026 YOUR YEAR

Ready for a fresh start? If debt from last year is still lingering, 2026 is the perfect time to take control. ECCU's debt consolidation options can help simplify your finances, lower your interest, and give you one manageable monthly payment—so you can focus on what matters most this year.

## SIMPLIFY WITH DEBT CONSOLIDATION

Multiple bills. High interest. Too many due dates. A personal loan from ECCU can help you combine higher-interest debt into one fixed-rate payment that's easier to manage and easier on your budget.

## SAVE WITH BALANCE TRANSFER

Carrying high-interest credit card balances? Make 2026 the year you stop paying unnecessary interest.

Transfer your existing credit card balances to an ECCU credit card and take advantage of our 0% introductory APR for 12 months\* (variable rates after introductory period ends)—giving you time to pay down your balance faster and keep more money in your pocket.

[APPLY TODAY](#)

## START 2026 WITH CONFIDENCE

Less stress. Fewer bills. A clearer financial path forward. Explore your debt consolidation options and apply today.

[GET STARTED](#)

\*APR = Annual Percentage Rate. 0% introductory APR valid for 12 months on balance transfers. Variable rates apply after the intro period ends. Terms and conditions apply.

# FEATURED SMALL BUSINESS



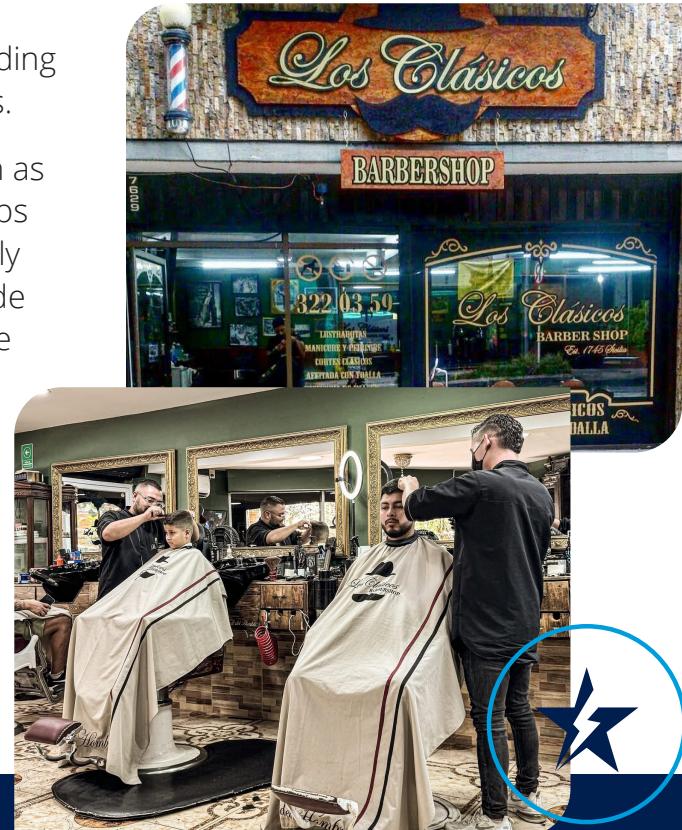
This month's local business spotlight is the Los Clásicos Barbershop! Their highly trained team is dedicated to providing personalized service that consistently exceeds expectations.

The team shared that "...beneficial financial conditions, such as low interest rates available through our banking relationships like ECCU, have been instrumental, allowing us to confidently invest more capital into our business, enabling us to upgrade equipment, expand our services, and ultimately improve the high-quality experience we offer to every client."



Want to be featured next time? Fill out this online form for a chance to get your name out there!

[GET FEATURED](#)



**You have enough to worry about this year, banking should be stress-free. Enroll in ECCU online and mobile banking to conveniently manage your business cashflows, send invoices, and more for free!**

[ENROLL IN ONLINE BANKING](#)

## NEW YEAR, NEW BUDGET

Get back on track to reaching your new years resolutions in 2026! Set up a FREE meeting with one of our certified financial counselors to review your goals and create a plan that works for you. Take advantage of the opportunity to review your current financial situation with an expert who cares.

[SCHEDULE A MEETING](#)





## BOARD OF DIRECTOR NOMINEES

Introducing the 2026 Board of Directors nominees! Don't miss the chance to vote at our annual meeting on February 17th, 2026.



**GREGG COOPER**

Gregg is a professional with work experience at companies including ExxonMobil, Sirius Solutions, CBIZ, Financial Advisory Services, and Saudi Aramco. He graduated from the American University and the Thunderbird School of Global Management at Arizona State University with Honors. He has served on numerous Board of Directors and Board of Trustees. Professional achievements include being the Finance Shareholder Representative for Saudi Aramco to Johns Hopkins International Joint Venture and also to Saudi Aramco Aviation Company.



**PAUL DONOVAN**

Paul is a retired Real Estate Executive after over 36 years with ExxonMobil. A recipient of the 2021 CoreNet Houston Lifetime Achievement Award, Paul is currently the Principal of PMD RE Consulting Services, which provides Real Estate and IT Infrastructure support to the Permian Strategic Partnership. During his time at Exxon, Paul has held various high-level management roles and led projects such as the ExxonMobil Spring Campus, and the award-winning Imperial Oil Campus in Calgary. As the Merger team manager, Paul has completed over 30,000 moves and renovated hundreds of thousands of spaces throughout Houston. Paul has experience leading real estate projects and facility operations internationally. He received a bachelor's degree in Accounting from Northeastern University and is a retired Certified Public Accountant.



**ESSENCE CASTRO**

Essence Castro is currently serving as the Fundraising and Development Director at Cy-Hope. In her role at Cy-Hope, Essence leads fundraising initiatives, cultivates community and corporate partnerships, and supports programs designed to meet the needs of underserved children and families. Her philanthropic experience is matched by her personal mission to ensure that essential resources are accessible, equitable, and thoughtfully delivered to underserved communities.

# UPCOMING EVENTS

We've got exciting events coming up that you don't want to miss! Mark your calendar for the following dates.



## 92nd Annual Meeting

Stay in the know about your credit union! Hear updates from our executive team on the previous year and learn more about what's ahead for ECCU.



**Date:** February 17th

**Time:** 6pm to 7pm

**RSVP here**

## Shred Days

Come shred your documents with us in your community and receive a free gift.



### SPRING COMMUNITY BRANCH

Saturday, March 21, 2026

9am to 12pm



### KATY COMMUNITY BRANCH

Saturday, August 15, 2026

9am to 12pm



### NORTHWEST COMMUNITY BRANCH

Saturday, October 24, 2026

9am to 12pm



**ENERGY**   
CREDIT UNION **CAPITAL**

[www.ECCU.net](http://www.ECCU.net)  
832-604-4848

**ENERGY**   
CREDIT  
UNION **CAPITAL**  
INSURANCE

     
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

## HOLIDAY CLOSINGS

**NEW YEAR'S DAY**  
THURSDAY, JANUARY 1

**MARTIN LUTHER KING JR. DAY**  
MONDAY, JANUARY 19