



WHAT COULD YOU DO WITH A LOWER CAR PAYMENT?

- + MORE MONEY IN YOUR BUDGET
- + MORE MONEY FOR SUMMER TRIPS
- + MORE BREATHING ROOM EVERY MONTH

If you're making payments on a vehicle you already own, it may be time to see if refinancing could work in your favor.

Check your personalized refinance offers in minutes with no impact to your credit score and find out if you could lower your monthly payment.

Why refinance with Energy Capital Credit Union?



Rates as low as 4.50% APR*



Flexible loan terms



Fast online pre-approvals

**SEE YOUR
REFINANCE OFFERS**

*APR = Annual Percentage Rates. 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 4.50% APR for up to 48 months is \$22.57 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.

FOUR EASY WAYS TO SPEND LESS AND ENJOY MORE THIS SUMMER



START EARNING REWARDS

Vacations don't have to break the budget. A little planning now can help you enjoy the fun without stressing later.

- ✓ **Set a vacation budget** before you leave.
- ✓ **Leave room in your budget** for unexpected expenses.
- ✓ **Take advantage of ECCU's Skip-a-Payment program.**
[Check eligibility here.](#)
- ✓ **Turn vacation spending into future rewards** with the ECCU Platinum Rewards Mastercard.®

DON'T MISS WHAT'S NEXT

Some of our best offers are only available for a limited time. Make sure you're the first to know by turning on push notifications for the ECCU Mobile App.

You'll receive alerts about:

 **Special promotions and exclusive offers**

 **Upcoming events and member news**

 **Security and account notifications**

 **New products and services**

Quick Tip: Open your phone's Settings > Notifications > ECCU Mobile App and make sure notifications are turned On.



EXPLORE ONLINE BANKING



ARE YOU READY FOR HURRICANE SEASON?

Hurricane season can happen with little warning, but being prepared starts long before the forecast. Energy Capital Insurance offers coverage designed to help protect what matters most, so you can feel prepared before severe weather strikes.

Stay prepared by:

- ☒ Protecting your home with reliable insurance coverage
- ☒ Knowing your hurricane or windstorm deductibles
- ☒ Taking photos of your home, vehicle, and valuables
- ☒ Storing important documents in a safe, easy-to-access location
- ☒ Building an emergency kit with essential supplies

GET A FREE QUOTE TODAY



MAKE PAYDAY EVEN BETTER

Why Set Up Direct Deposit?

Skip the trip to the branch and enjoy faster, more convenient access to your paycheck.

With Direct Deposit, you can:

- **Get paid up to one day early***
- **Access your money instantly through Online Banking**
- **Reduce the risk of lost or stolen checks**
- **Never worry about depositing a paycheck again**
- **Switch your direct deposit online or through the app in just minutes**

**SWITCH YOUR
DIRECT DEPOSIT TODAY**

BEAT THE TEXAS HEAT WITH THE GENERAL HEATING & AIR



We're proud to spotlight The General Heating & Air, a trusted ECCU Member Benefit Program partner. Whether you need an AC repair, seasonal maintenance, or a complete system replacement, their team is experienced and ready to help. Plus, ECCU members receive \$75 toward any AC repair and **\$1,000 toward a complete system replacement (using code ECCU2026)**, making it easier to keep your home comfortable year-round.

"We're a veteran-owned, family-run HVAC company serving homeowners across Cypress, Katy, and West Houston. Founded by a U.S. Air Force Vet and licensed HVAC contractor alongside a board-certified physician, we bring military standards and clear, honest communication to every home. Commanding Comfort & Clean Air."

- Adé Sampson & La Toya Luces-Sampson,
Co-Founders

THE
GENERAL
— HEATING & AIR —



SCHEDULE YOUR SERVICE



ENERGY 
CREDIT UNION **CAPITAL**

www.ECCU.net
832-604-4848

ENERGY
CAPITAL
INSURANCE



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

INDEPENDENCE DAY
SATURDAY, JULY 4
BRANCH CLOSED

SPRING COMMUNITY
SHRED DAY
SATURDAY, AUGUST 15TH
9 AM - 12 PM