



ENERGY SOURCE

FALL 2021



EARN CASH BACK ON EVERYDAY PURCHASES

See the savings add up and get cash back on everyday purchases with the ECCU Platinum Rewards or World Card. Whether you're shopping for groceries, dining out, or filling up your gas tank, it feels good knowing some of what you spend is going right back in your pocket. Plus, when you transfer your balances to one of our cards, you'll get 0% APR* for 12 months.

Discover how a credit card with cash back can work for you.

- ★ 0% Introductory APR* for 12 Months on Balance Transfers
- ★ Earn up to 3x Rewards for Qualifying Purchases
- ★ No Annual Fee
- ★ \$0 Fraud Liability for Unauthorized Purchases
- ★ Bonus Rewards



Visit www.ECCU.net, call us at 832.604.4848 or stop by the branch to apply!

*APR: Annual Percentage Rate. Certain credit criteria apply for lowest rate quote. Rates and terms subject to change. 0% APR introductory rate is only valid for new cards, 12 months after card opening. After the 12-month introductory period, your rate will be the agreed-upon rate at the time of card opening. View full credit card details and disclosures at www.ECCU.net/borrow/credit-cards.



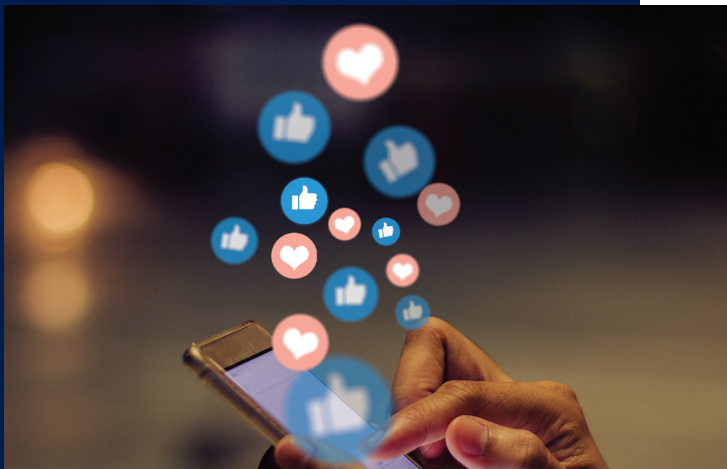
CASH IN ON THE FREE CO-OP!

ATMS AVAILABLE NATIONWIDE.

As a member of ECCU, you have access to over 30,000 surcharge free CO-OP ATMs nationwide and 5,000 CO-OP Shared Branches worldwide. CO-OP offers ATMs at most Costco® and 7-Eleven® stores, as well as full-service interaction through shared branching for those times when your banking needs require more than an ATM.

Visit co-opcreditunions.org/locator to find the nearest location.

*Transaction or service restrictions may apply. See the Fee Schedule on www.ECCU.net for CU Service Center transaction charges.



FOLLOW US ON SOCIAL MEDIA!

LIKE US!

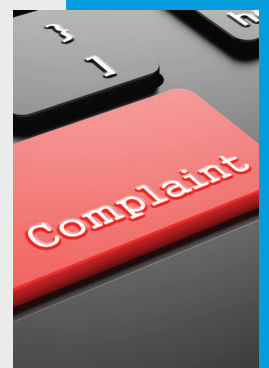
Connect with ECCU on Facebook and Instagram, where we'll keep you in the loop about news, events, offers, and more!



COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at: Energy Capital Credit Union, 18540 Northwest Freeway, Houston, TX 77065, (832) 604-4848.

This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. Any member wishing to file a complaint against the credit union should contact the Texas Credit Union Department through one of the means indicated below: In person or by U.S. Mail: 914 East Anderson Lane, Austin, TX 78752-1699, Telephone Number: (512) 837-9236, Fax Number: (512) 832-0278, Email: complaints@tcud.state.tx.us, Website: www.tcud.state.tx.us



YOUR CREDIT UNION

ON EXXONMOBIL'S CAMPUS.

Formed by a group of Humble Oil Employees in 1934, Energy Capital Credit Union is forever intertwined with ExxonMobil. ECCU has been the preferred financial institution for ExxonMobil employees for generations. We are honored to continue the tradition for you and your family.

If you work or have access to the ExxonMobil Houston campus, visit the full-service branch in Nature 2 or access one of the four ATMs available to you onsite.



POWERFUL PROTECTION WITH A PERSONAL TOUCH

ENERGY CAPITAL INSURANCE.

Whether it's your car, your home, or your life, making sure you have affordable coverage is important. Energy Capital Insurance can help safeguard you and your loved ones from the unexpected. Take the hassle out of finding great insurance. With a selection of major to independent providers, we'll find the best option to fit your needs.

Get a free quote at
www.ECCU.net/energy-capital-insurance

NOTICE OF AVAILABILITY OF DOCUMENTS

Upon request, any member is entitled to review or receive a copy of the most recent version of the following credit union documents:

- ★ Balance sheet and income statement
- ★ A summary of the most recent annual audit
- ★ Internal Revenue Service Form 990
- ★ Articles of Incorporation, Bylaws, Rules, Guidelines, and Board Policies

*Board approval is needed before releasing these documents.



CYBERSECURITY AWARENESS

DO YOUR PART. BE CYBER SMART.

It's essential to be prepared and educated when it comes to your bank accounts and finances. Stay in the know with these tips on how to stay safe and secure online.

Beware of Phishing Scams

Scammers will use email or text to trick you into giving them your personal information. If you receive an email that appears to be legitimate, hover over the sender's email to verify the sender's name. If the email contains attachments or links, hover over the link to verify it's a legitimate URL. Do this to check links before you click them.

Avoid Using Public Networks

When you connect to a public network, you're sharing the network with everyone that is already connected. Any information you send or receive is vulnerable. Cybercriminals will target these networks in attempt to get your personal information, so it's best to use a Virtual Private Network (VPN) to keep your connection secure and your information protected.

Use Strong Passwords

Your password is your first line of defense, so it needs to be strong. Use a mix of uppercase and lowercase letters, numbers and symbols when creating a password. For an added layer of protection, change passwords regularly and use a different one for each account.

Enable Multi-Factor Authentication

Many platforms allow you to enable multi-factor authentication to keep your accounts more secure. It's another layer of protection that helps verify that you are accessing your account rather than an unauthorized person. Take advantage of the added security and enable this security feature when you can.

Check Your Account Regularly

Whether you review your monthly E-Statements or use our mobile banking app to look at transactions, it's important to regularly confirm the transactions on your account are valid.

ECCU will never contact you to request personal information such as account numbers, passwords, credit card numbers or PINs. If you think you've experienced fraud, contact us immediately at 832-604-4848.



CALLING BOARD OF DIRECTOR NOMINEES!

PEOPLE HELPING PEOPLE!

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 an application to the Nominating Committee to be a candidate, in the form described by the State of Texas Credit Union Department application. This application will include a written 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 Friday, December 3, 2021.

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 the responsibilities and legal obligations of a Board member.

*Board members with terms expiring in 2022 have agreed to serve another term. You may self-nominate to serve one of the two expiring terms.



THANKFUL FOR OUR MEMBERS!

WE LOVE OUR MEMBERS!

You have many choices when it comes to finding a financial institution and we want to thank you for choosing Energy Capital Credit Union. Your membership allows us to continue serving you and your community. Thank you!



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*
Hughes Landing ATM - 1735 Hughes Landing - West Building*
*Restricted Public Access

HOLIDAY CLOSINGS

Thursday, November 25
Thanksgiving Day

Thursday, December 23
Campus Branch Closed

Friday, December 24
Christmas Eve
Campus Branch Closed
Northwest and Spring Closing at 1pm

Saturday, December 25
Christmas Day

Saturday, January 1
New Year's Day

CERTIFIED FINANCIAL COUNSELORS

**ECCU OFFERS FREE
FINANCIAL COUNSELING.**

Have you found yourself struggling with debt? Do you need help developing a new budget or want to improve your credit score? We're here for you.

Our financial experts will work with you to understand your financial situation, explain and offer debt management options, and help you develop a personalized action plan to meet your financial wellness goals.

Email loan_consultant@eccu.net to schedule an appointment.

