



ENERGY SOURCE

SUMMER 2021



NOW ACCEPTING SCHOLARSHIP APPLICATIONS

\$500 SCHOLARSHIPS

It's time to submit an application for one of four \$500 scholarships!

We love supporting our members as they continue on their education path. High school seniors attending college or trade school in the fall and members who are continuing their education are eligible to submit an application. View all the requirements and apply at www.eccu.net/scholarship.

All applications and supporting materials must be submitted by June 30, 2021.





EARN MORE WITH THE ACCOUNT THAT PAYS

ENERGY HIGH-INTEREST CHECKING

Looking for a checking account that pays you back? Earn 1.31% APY* with our Energy High-Interest Checking:

- ★ Earn interest rate of 1.31% APY* on balances from \$1-\$20,000
- ★ First free box of checks
- ★ Free account alerts
- ★ Free Mastercard debit card
- ★ Free online and mobile banking with bill pay
- ★ Free eStatements
- ★ No minimum balance
- ★ No monthly service charge
- ★ Access to 30,000 free ATMs nationwide

Do these three things each month to earn the maximum interest:

1. Conduct 12 debit card transactions
2. Log into Online Banking once
3. Enroll in eStatements (if not already enrolled)

If you already have a checking account with ECCU, converting your account to an Energy High-Interest account is easy! Your debit card, checks, and account number will all stay the same.

*APY=Annual Percentage Yield. Effective 5/17/2021 and subject to change. Account holders will still earn 0.01% APY even if the above criteria is not met. Balances over \$20,000 will receive .20% APY.

DON'T TRUST YOUR SMALL BUSINESS TO A BIG BANK

FREE GIFT WHEN YOU OPEN YOUR ACCOUNT!

Keep things in check with a Free Business Checking account designed with your business needs in mind.

- ★ No monthly service charge
- ★ No minimum balance requirements
- ★ Free Mobile Banking & Mobile Deposit
- ★ Free eStatements with online check images
- ★ Free account alerts
- ★ 1,000 free transactions each month
- ★ Free Online & Mobile Banking with bill pay
- ★ Free Mastercard debit card



Enjoy a 0% introductory APR* on balance transfers for 12 months with the ECCU Mastercard Platinum Rewards Credit Card. Plus, you'll earn double the rewards when you buy gas, groceries or visit restaurants.

- ★ 0% Introductory APR for 12 months on Balance Transfers
- ★ 2x Rewards for Qualifying Purchases
- ★ No Annual Fee
- ★ \$0 Fraud Liability for Unauthorized Purchases
- ★ Bonus Rewards

GET REWARDED WHEN YOU TRANSFER YOUR BALANCES TO ECCU

0% INTRODUCTORY APR*

Spend \$2,500 in the first 90 days to earn 5,000 cash back rewards. We also offer a Mobile App so you can access your account from anywhere in the world, and check your card usage and balance.

Apply for an ECCU Mastercard today at www.ECCU.net, call us at 832-604-4848 or stop by!

*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/credit-cards-2.



GET PAID FOR GOOD GRADES WITH A SPARK SAVER ACCOUNT!

FOR KIDS AGES 0 - 16

Teaching your kids to save money is an important part of their financial journey. At ECCU, we want to help your kids save, while encouraging them to do well in school. A Spark Saver Account can do both!

For every A* they receive on their report card, we'll reward them \$1. All you have to do is submit a copy of the report card once a semester and we'll deposit up to \$10 per year in their account! This account is a great way to boost their savings each year.

- ★ No monthly account fee
- ★ Dividends accrue daily; compound monthly
- ★ Withdraw funds anytime
- ★ Only \$5 to open

Submit your report cards by emailing marketing@eccu.net or bring a copy to one of our branches.

FIRST-TIME CAR BUYER PROGRAM

ONE-ON-ONE GUIDANCE

Buying your first car doesn't have to be stressful. ECCU helps first time car buyers get into the vehicle they want with financing options to fit their needs. Our Loan Consultants will provide one-on-one guidance through the entire car buying process so you can drive off feeling great about your new set of wheels.

- ★ First-Time Car Buyers Program with a Co-Signer
- ★ Get Exclusive One-on-One Car Buying Training with your Loan Officer
- ★ Finance a vehicle 100% up to \$15,000*



*Subject to credit approval.



SUMMER FUNDS FOR SUMMER FUN

APPLY NOW!

School's out for summer! Use the downtime to enjoy fun in the sun and save a little for the fall semester. We offer products to help you get what you need and to help kids establish financial security and independence.

Spark Savings Account

It's never too early to start saving money. That's why we offer savings options for our Spark Savers, so they can learn money management skills too. These accounts are available for members age 0-16.

Personal Loan

A personal loan is designed to help you pay for anything you need. It's a perfect way to help meet school-related expenses. You can use the cash for books, supplies, computers, or anything that comes to mind that you need a little extra cash for!

Checking Accounts

A checking account is the first tool to financial independence. It's a great way to establish budgeting skills and manage how to live on your own.

Auto Loan

If you have driving-aged kids, feel a bit more comfortable with them on the road in a safe and reliable car. Consider having them as a cosigner on their own car loan. Loans are available on new and used cars, or we can refinance an existing loan.



GET CASH BACK ON AMAZON PURCHASES

2% CASH BACK

Attention all ECCU Platinum Rewards and World Card cardholders! Starting Thursday, July 1 through Saturday, July 31, you have the chance to get 2% cash back on all Amazon purchases. Be on the lookout for a 1-click registration link in your email. Once you have registered, you must complete the spending requirement to be eligible to earn the rebate.



18540 Northwest Freeway
Houston, TX 77065
www.ECCU.net
832.604.4848



PRESORTED
STANDARD
U S POSTAGE
PAID
HOUSTON TEXAS
PERMIT NO. 1769

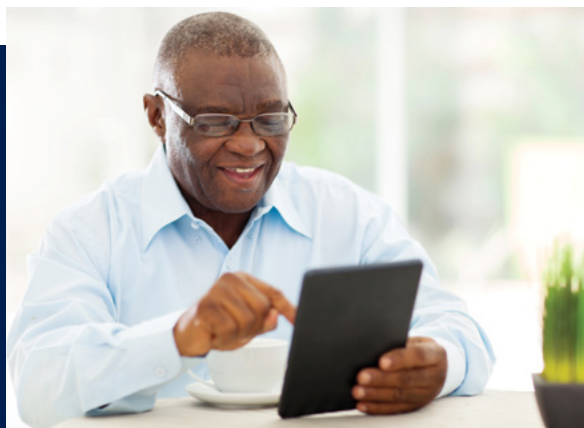
Northwest Community - 18540 Northwest Freeway
Spring Community - 24396 Interstate 45 N
Spring Campus - 22777 Springwoods Village Parkway*
Hughes Landing ATM - 1735 Hughes Landing - West Building*
*Restricted Public Access

HOLIDAY CLOSINGS

Our offices will be closed:

Monday, July 5
Independence Day
Only Campus

Monday, September 6
Labor Day



ENROLL IN ESTATEMENTS TO AVOID UPCOMING CHARGES TO YOUR ACCOUNT

STARTS SEPTEMBER 1, 2021

Starting September 1, 2021, members who are not enrolled in e-Statements will receive a \$2 monthly fee for paper statements. Sign up for eStatements by Aug. 30, to avoid this fee.

eStatements are a secure and easy way to access your monthly statements. Instead of a paper copy of in the mail, you will receive an email notification to review a digital copy of your statement in Online and Mobile Banking.

The digital copy is identical to the paper copy and can be printed if needed. Otherwise, it stays secure in your password-protected Online and Mobile Banking portal.

How to Enroll

1. Visit Online Banking or the Mobile App.
2. Select the option for E-Statements & Alerts.
3. Select E-Statements >>Settings.
4. Choose the Email delivery preference, enter your information and save your changes.