

RESET YOUR FINANCES AFTER A BUSY SUMMER



Summer has a way of adding up. Vacations, weekend plans, back-to-school shopping—and all those little extras in between. Now that routines are settling back in, it's a good time to give your finances a quick reset. And your checking account is a great place to start.

Whether you want to earn more on the money you already keep in checking or simply want an account without monthly fees, Energy Capital CU has an option designed to make everyday money management work better for you.

CHOOSE WHAT WORKS FOR YOU

High Yield Checking

You use your checking account every day—why not earn more from it while you're at it?

- ★ Earn up to 4.51% APY¹ on qualifying balances
- ★ Grow your money through the purchases you already make
- ★ Enjoy everyday convenience without giving up earning potential

**OPEN YOUR HIGH-YIELD
CHECKING ACCOUNT TODAY**

Free Checking

Keep checking simple. Get the everyday essentials you need to manage your money without paying just to have the account.

- ★ No monthly service fee
- ★ No minimum balance requirement
- ★ Everything you need to spend, pay, and stay organized

**OPEN YOUR FREE
CHECKING ACCOUNT TODAY**

¹APY = Annual Percentage Yield. Credit union rules and regulations apply. Other fees, such as non-sufficient funds, overdraft, and continuous overdraft fees, may apply. See the Fee Schedule for more details. The highest dividend rate applies only to balances up to \$20,000. To receive the highest dividend rate each month, members must complete 12 debit card transactions and have an active direct deposit. If the requirements are not met, the dividend rate for the month will be 0.25%, regardless of the balance. APY is accurate as of the last dividend date.



PRO TIP

**Pair your
checking account
with direct deposit
for max perks
+ convenience!**

MAKE PAYDAY EASIER WITH DIRECT DEPOSIT

Direct Deposit helps your paycheck arrive safely and automatically, no extra trips or paper checks required.

Setup is simple and can be completed in just a few clicks through your Energy Capital CU account. Once it's connected, your paycheck is deposited automatically each pay period.

You may also receive your paycheck up to one day early with Early Payday.* That means faster access to your money for bills, groceries, saving, or whatever comes next.

- 1 Login to
online banking**
- 2 Click 'Transfers
& Payments'**
- 3 Select
'EasySwitch'**

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

SWITCH YOUR DIRECT DEPOSIT TODAY

EVERYDAY MONEY MANAGEMENT, ALL IN ONE PLACE

Energy Capital CU's online and mobile tools make it easier to stay connected to your accounts wherever your day takes you.

- ★ Split the bill quickly with Zelle®
- ★ Deposit checks without the extra trip
- ★ Move money between accounts in just a few taps
- ★ Pay bills without juggling multiple apps
- ★ Keep an eye on spending and account activity
- ★ Stay in the know with account alerts

When your paycheck, checking account, and digital tools are connected, staying organized becomes easier—and you have more time to focus on everything else.



EXPLORE ONLINE BANKING

NEED A LITTLE BREATHING ROOM AFTER SUMMER?



**CHECK YOUR
PREQUALIFIED OFFERS**

Summer was fun. The credit card balance, unexpected repair, or back-to-school expenses that came with it? Maybe not so much. If your budget feels a little tighter than usual, an Energy Capital CU Personal Loan could help you regroup with one predictable monthly payment and a clear plan forward.

A Personal Loan may help you:

- ★ Combine multiple debts into one simpler monthly payment
- ★ Cover back-to-school expenses without draining your savings
- ★ Take care of an unexpected repair or emergency
- ★ Complete a home project you've been putting off
- ★ Finance a larger purchase with a clear repayment plan

As an Energy Capital CU member, you may already have a prequalified offer waiting for you. Checking your offer makes it easy to explore your options and see what may fit your budget before taking the next step.

Whether you're catching up after a busy summer or preparing for the months ahead, Energy Capital CU is here to help you move forward with a payment plan that feels more manageable.

CLEAR THE CLUTTER. SUPPORT LOCAL STUDENTS.



Start the school year with a cleaner home, and help local students begin theirs with the supplies they need.

Bring your old paperwork to our **Spring Community Shred Day** for free, secure shredding. While you're there, enjoy **complimentary coffee** and pick up **Energy Capital CU giveaway items** while supplies last.

Friendly Reminder Before You Attend:

Please remove binder clips, folders, paper clips, binders, and staples from your documents to help keep the line moving smoothly.

Come clear out the clutter, grab a cup of coffee, and help make the first day of school a little brighter for local students.

Help Us Stock Their Backpacks:

We'll also be collecting **new school supplies** to support students in our community. From notebooks and pencils to folders, crayons, and other classroom essentials, every donation can help a student feel more prepared and confident for the school year ahead.



SPRING COMMUNITY SHRED DAY DETAILS

Spring Community Branch
24396 I-45 N, Spring, TX 77386
Saturday, August 15
9:00 a.m. - 12:00 p.m.

What to Bring

- Documents you'd like securely shredded
- Unopened school supplies to donate (**optional**)

VIEW EVENT DETAILS



TURN EVERYDAY PURCHASES INTO SOMETHING MORE



What if the purchases you already make could help create brighter futures for children in our community?

With the **Energy Capital CU Cy-Hope Rewards Card**, you'll earn **1X rewards on every purchase** while helping support Cy-Hope and its mission of **Making Life Better for Kids**. Cy-Hope works alongside local families, schools, and community partners to provide children with resources such as mentoring, counseling, food assistance, after-school programs, school supplies, and educational opportunities.



Spend, earn, and give back

- ✓ Earn **1X rewards on every purchase**
- ✓ Pay **no annual fee**
- ✓ Help support programs serving local children and families
- ✓ Turn everyday spending into a meaningful way to give back

We're proud to partner with Cy-Hope because their work reaches beyond immediate needs, it gives children the support, confidence, and opportunities they need to learn, grow, and thrive. From filling up your gas tank to picking up groceries, the purchases you make every day can help make a difference close to home.

[CHECK YOUR PREQUALIFIED OFFERS](#)

[DISCOVER THE CY-HOPE MISSION](#)





MORE MEMBERSHIP. MORE LOCAL PERKS.

Your Energy Capital CU membership can help you save beyond your everyday financial needs.

Through our **Member Benefit Program**, you can unlock exclusive offers from local businesses across dining, travel, shopping, entertainment, and professional services. It's an easy way to enjoy more value from your membership while discovering—and supporting—the businesses that make our communities special.

New offers and participating businesses are added over time, so there's always something new to explore.

[EXPLORE YOUR MEMBER PERKS](#)

SUPPORTING LOCAL, ONE BUSINESS AT A TIME

We're proud to showcase the local businesses that make our communities stronger. This month, we're highlighting Classy Connections Travel Center, founded by Valerie Kuykendall-Rogers. From luxury cruises to custom itineraries, Valerie is passionate about helping travelers create unforgettable experiences.

[PLAN YOUR NEXT ADVENTURE](#)



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CREDIT
UNION **CAPITAL**

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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

HOLIDAY CLOSINGS

LABOR DAY
MONDAY, SEPTEMBER 7