



ENERGY CAPITAL INSURANCE

UNDERSTANDING WHAT IMPACTS PREMIUMS

When you sign up for an insurance policy, your insurer will charge you a premium. This is the amount you pay for the policy. The amount of insurance premium differs for each person and will depend on several factors, such as:

Type of Coverage

A more comprehensive insurance policy that provides you more coverage than another policy will result in a more expensive premium.

Amount of Coverage

Whether you are purchasing life, auto, home, or any other insurance, you will always pay a higher premium for higher amounts of coverage. Premiums are less expensive if the amount of coverage is less.

Personal Information

The policyholder's age, place of residence, marital status, lifestyle, medical history, credit history, driving record, and employment status.

Insurance History

Any claims that were filed in the past.

Are you shopping around for insurance? ECCU can help! With a selection of major to independent providers, we can help you with the best possible discounts for your specific needs all with the care and customization of your local credit union.



*Get a Free
Quote Today!*



EARN MORE FROM YOUR EVERYDAY ACCOUNT

ENERGY HIGH-INTEREST CHECKING

Looking for a checking account that pays you back? Earn 3.75% APY* with our Energy High-Interest Checking:

- ★ Earn interest rate of 3.75% APY* on balances from \$1-\$20,000
- ★ No minimum balance requirements
- ★ 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 at least once per month
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 2/1/2023 and subject to change. Account holders will still earn 0.01% APY even if the above criteria is not met.



EXPANDED FIELD OF MEMBERSHIP AND A NEW BRANCH

We're growing and excited about all the opportunities ahead. As a credit union, we serve a specific group of people, known as our field of membership. Late last year, it was expanded to include anyone who lives, works, worships, attends school or any business entity located in Harris, Montgomery, Liberty, Brazoria, Fort Bend and Waller Counties. This expansion will allow us to offer financial services to more people.

Coming Soon to Katy!

We have a new branch opening later this year in Katy. Construction has started, and is expected to be complete late summer. This branch will have a full multi-lane drive thru, and offer full inside banking capabilities too, just like our other community branches.



ANNUAL MEETING

Mark your calendars! ECCU's annual meeting will be virtual, join us on February 21, 2023 at 6:00 pm.

Get an overview of 2022 financials, and vote on Board of Director positions. You must register to attend the annual meeting. Plan to join us by reserving your spot at [us02web.zoom.us/webinar/register/WN_ZBk8KH4xTJ-LG5isGFdZCA](https://us02web.zoom.us/join/zoom/register/WN_ZBk8KH4xTJ-LG5isGFdZCA) or scan the QR code to register.



Scan to
Register



GET 0% APR* ON BALANCE TRANSFERS

ON ALL ECCU CREDIT CARDS

Looking to lower your interest rate and reduce monthly payments? A balance transfer could help. Easily move the balance on your current credit card to a new or existing ECCU credit card, and enjoy 0% APR* for 12 months on your balance transfer. Whether you're looking for low rates, rewards, or cash back, we have a card to fit your style and spending plan.

Apply online at www.ECCU.net/borrow/credit-cards.

*Annual Percentage Rate, subject to credit qualifications and underwriting guidelines. View full disclosures at www.ECCU.net/borrow/credit-cards.

VOTE AT THE ANNUAL MEETING

Below are the bios of this year's Board of Director nominees. Voting will take place at our virtual annual meeting on February 21st.

Kimberly D. Irchirl-Carter

Kimberly serves on the Advisory Board of Directors of Energy Capital Credit Union and is running for re-election.

Kimberly earned a BA in Business Administration from LeTourneau University. Kimberly has been in the Oil and Gas Industry for more than 36 years, currently as a Senior Specialist responsible for Gas Scheduling and Accounts Receivables of \$80 to \$100 million dollars of transactions monthly in Commercial Marketing.

Kimberly Carter is an ordained Elder of BE Church, Christian Counselor and Certified Chaplin. She is a Houston Realtor and a member of the Houston Black Realtor Association. Kimberly is a strategist, whose strengths are administration, organization, communication and helping with community needs. Her greatest joy is being the mother of two amazing children.

Andrew Copeland

Andrew is a decision maker with Consolidated Communications as an Inter Carrier Relations Manager. He is a lifelong resident of Montgomery County and has been with Consolidated Communications since 2007. Andrew graduated from Lone Star College with a AA in Organizational Management, as well as Sam Houston State University with a BBA in Management. Recently, he accepted a spot in Leadership Montgomery County. Throughout his career, which has always involved working directly with people, Andrew has been certified in Glenn Shepard's Management, NECA and Managing @ CCI. He has completed 60 hours of instruction through HR Certification Institute, mainly focusing on interpersonal relations and management type courses. Andrew has an amazing 12-year-old daughter, Natalie, and an 11-year-old corgi, Torrie. He serves multiple nonprofit organizations, including Community Assistance Center, Meals on Wheels and Project Mentor, saying he learned the value of giving time during years of growing up in a loving, low income, single parent household.

Hermes Rubio

Hermes is currently the IT Director for Arthur J. Gallagher & Company. He started his career off in 1992 as a high school intern at ExxonMobil's Plastics Plant in Baton Rouge, LA. He opened his first savings account with Exxon Federal Credit Union. He then moved to Houston in 1998 to work at ExxonMobil Upstream Research's Greenway campus. That same year, he received his BA in Management Information Systems from the Ourso College of Business. Since then, he has been a member of Energy Capital Credit Union and lives in Houston with his family.

Hermes has worked for organizations like Houston's University of Texas MD Anderson Cancer Center, exposing him to various industries. He served on the board of his local church for eight years. He held the Secretary's position for multiple one-year terms to help the church with budgeting, personnel, and vendor selection. Hermes says, "I love ECCU, and I understand the value of credit unions. I hope my experience working on my church board and my IT experience will benefit ECCU and my fellow members. I look forward to learning from and serving with the rest of the board."

Steve Wright

Steve currently serves on the Board and is running for re-election.

Steve has lived in the Houston area since 1973 after being transferred here by Exxon. He holds a math degree from Texas Christian University and an MBA from Tulane University. He is also a CPA.

Steve retired from ExxonMobil after 34 years of service. He held numerous assignments in Marketing, Treasurer's, Coal, Controller's and Litigation Support. In his retirement, he continues his professional activities as an instructor for the Becker CPA course and does contract work for the Texas State Board of Public Accountancy. Steve does volunteer work for Lone Star College. He and his wife enjoy traveling around the world and he is a licensed commercial pilot.

SAVE YOUR LOVED ONES A LOT OF HASSLE

UPDATE YOUR BENEFICIARY

An account beneficiary is the person or persons designated to receive the assets or funds from your financial accounts when you pass away. Beneficiaries are typically designated for your credit union membership, checking accounts, savings accounts, investments, IRAs, life insurance policies, and more. Maintaining current designations is an important step to protecting your assets; yet many people forget to check this information. Incorrect or outdated beneficiary information could cause problems for your family down the line. Take time now to update your beneficiaries.

Reasons to Update your Plan:

Marriage • Divorce • Birth • Retirement • Death

If you have questions about your ECCU accounts, stop by or give us a call at 832.604.4848.



SAME-DAY AUTO FINANCING AND REFINANCING

GET PRE-APPROVED

There's nothing like the feeling of a new, or new-to-you, vehicle and ECCU provides convenient financing customized to your needs – and your budget. Looking for a lower rate on your current loan? We can help lower your payment or shorten your loan term when you refinance your loan from another lender with ECCU.



Apply Online!

EARN MORE MONEY

HIGH-YIELD SAVINGS

The sky is the limit with ECCU's High-Yield Savings Account. Earn 3.00% APY* no matter what your balance totals! Whether you're looking to go on vacation, buy that big-ticket item, or build up a strong emergency fund, our high-yield savings account can help you get there without tying up your funds.

- ★ No monthly service charge
- ★ Withdrawal funds anytime
- ★ Dividends accrue daily; compound monthly
- ★ \$5 opening deposit

Open online!

*APY=Annual Percentage Yield. Effective 2/1/2023 and subject to change.





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*
*Restricted Public Access

HOLIDAY CLOSINGS

Monday, February 20
President's Day

Monday, May 29
Memorial Day

Monday, June 19
Juneteenth

**SAVINGS
ARE BEST
FOUND AT
ECCU.**

