

DON'T FALL FOR FEES!

SIT BACK AND WATCH YOUR MONEY GROW THIS SEASON.



Free Checking. Full Convenience.

Tired of fees? ECCU has you covered. Our Free Checking Account keeps things simple with no monthly fees, and no minimum balance. Plus, you can pay bills, move money, and check balances anytime with ECCU's Online and Mobile banking. Easy, flexible, and on your terms.

OPEN A FREE CHECKING ACCOUNT

Earn While You Spend

Make your money multitask. With ECCU's High-Yield Checking, you can earn up to 5.25% APY¹ on the balance you already use for everyday life. Shop, pay, and track it all easily through ECCU's Online and Mobile Banking.

OPEN A HIGH-YIELD CHECKING ACCOUNT

Money That Moves Up

Your money shouldn't just sit there. Let it grow with our High-Yield Savings Account, earning up to 2.00% APY¹! Set up automatic transfers in online banking and watch your savings grow without even thinking about it.

OPEN A HIGH-YIELD SAVINGS ACCOUNT

GET PAID EARLY. GET PAID EASY.

Set up direct deposit with EasySwitch in seconds. There's no forms, and definitely no waiting! Get started wherever you are now and start watching your paychecks come in earlier!²

1. Login to the ECCU Online or Mobile banking platform
2. Select 'EasySwitch' under 'Transfers & Payments'
3. Follow the quick steps to move your direct deposit

SET UP DIRECT DEPOSIT

¹APY = Annual Percentage Yield. Current as of 10/3/2025. Rates are subject to change without notice. [View all rates.](#) Credit union rules and regulation apply. Other fees such as non-sufficient funds, overdraft, continuous overdraft fees, etc. may apply. See the [Fee Schedule](#) for more details. ²Early direct deposit is dependent upon when payroll is posted by your employer. If payroll is posted on Sunday or holiday, direct deposit may post the following business day.

YOUR FINANCES, YOUR RULES

This fall, take charge of your money routine with ECCU's newest Online and Mobile banking features to make saving, budgeting, and managing your finances simple, smart, and stress-free.

Keep Your Savings On A Roll

Saving just got fun. With ECCU's Weekly Streaks and Savings Mode, you can turn small wins into big progress. Stay motivated, track your streaks, and watch your balance grow with every move you make.

Rake In The Change

Set your balance goal and let ECCU's Help Me Save feature do the rest. It automatically moves extra cash into your savings on a schedule you choose, making effortless saving part of your everyday routine.

Invoicing Made Easy

You have things to do, and now managing payments is one less task on your list. Send and track invoices with ease right from your ECCU account and keep everything running smoothly.

Leave Nothing To Chance

Stay in the loop with instant alerts. Our new External Transfer Notifications let you know the moment your transfers are sent or received so you are always informed and in control.

Take charge of your finances today with ECCU's online and mobile banking, designed to make managing money easy, secure, and completely stress free

EXPLORE OUR NEW FEATURES TODAY

TURN HOLIDAY EXPENSES TO HOLIDAY BLISS WITH ECCU.

You shouldn't have to be stressed about money during the best time of the year. We can help you fill stockings and create memories!

Skip-A-Pay

Need a little breathing room in your budget? With Holiday Skip-a-Pay, you can skip a qualifying loan payment and keep extra cash for gifts, travel, or family fun. Just log in to the ECCU app and choose which loan you'd like to skip. It's quick, simple, and stress free!

Holiday Personal Loan

Big plans shouldn't mean big stress. Our Holiday Personal Loan makes it easy to cover larger expenses like travel or last-minute shopping. With low rates and flexible terms, you can enjoy the season without the added stress!

Mastercard® Platinum Rewards

Your ECCU Mastercard® Platinum Rewards card is the perfect sidekick for the holidays. Use it for everything from Black Friday finds to Christmas shopping and earn 1.5x rewards every time you shop - all with no annual fee and the convenience of online and mobile banking to track every purchase!



FEATURED SMALL BUSINESS

DANIEL COOPER



Energy Capital Credit Union is proud to provide financial services to many small businesses in the area. We are committed to supporting our entrepreneur members in the local community with better service and one of a kind care.

This month, we are shining a light on Danny Boy BBQ. For our members in the Katy community, his barbeque is a must try! Follow along with Danny Boy BBQ on Facebook and message him for catering inquiries.

We asked Daniel why he uses ECCU for his business and he shared that, "Growth starts with your community and everyone needs an opportunity. Energy Capital CU offers elite customer service and energy." - Daniel Cooper, Owner



Want to be featured next time?

Fill out this online form for a chance to get your name out there!

[GET FEATURED](#)



ECCU cares about helping your business thrive.
From FREE business checking to commercial insurance policies, get friendly local service you can trust.

[OPEN A BUSINESS ACCOUNT](#)

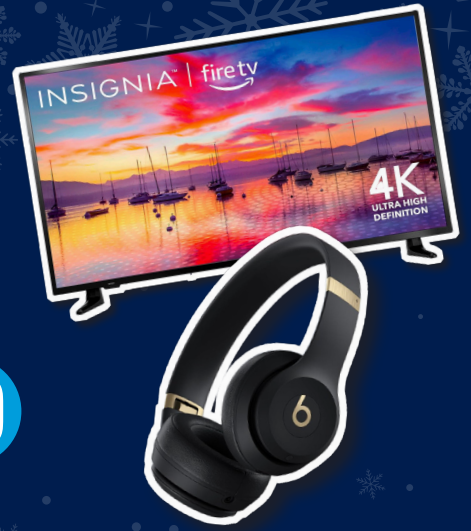
[COMMERCIAL INSURANCE POLICIES](#)

GIVEAWAY COMING SOON!

Follow us on socials to compete in our 12 days of Christmas Giveaway! Anyone can enter to win, and you won't want to miss these gifts! Each of the 12 days comes with an exciting new gift for members to show our appreciation and give back. Last year, winners walked away with items like a 50" smart tv, Beats® headphones, and a Ring® camera.

Follow us on your preferred social platform to be ready when the 2025 holiday giveaway items drop! Be sure to turn on post notifications so you don't miss the announcement post in December.

Beats® and Ring® are not associated with this promotion.



When you're staying in the loop with us on social, you'll get real-time information about occasional giveaways, limited-time offers, community updates, and more. See you on the feed!

HAPPY THANKSGIVING!

ECCU is so thankful for you! Your membership is the reason that we are able to give back and serve our community. Learn more about how we are actively supporting your city with the ECCU cares foundation [here](#).

In the spirit of giving, make sure your friends and family aren't missing out on all of the benefits of being an ECCU member. Plus- get a little extra cash in your pocket just in time for the holidays. It's easy to refer! Fill out this simple form and get rewarded when your referred member opens an account.

REFER A FRIEND



www.ECCU.net
832-604-4848



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

THANKSGIVING
THURSDAY, NOVEMBER 27

CHRISTMAS EVE
WEDNESDAY, DECEMBER 24
(OPEN UNTIL 1PM)

CHRISTMAS
THURSDAY, DECEMBER 25

NEW YEAR'S DAY
THURSDAY, JANUARY 1