



ENERGY SOURCE

FALL 2022



MAKE IT A DOUBLE

Set up direct deposit with ECCU for a chance to
double your usual deposit up to \$2500!*



Sign up today!
Or visit [ECCU.net](https://www.eccu.net)

How To Set Up Direct Deposit

1. Sign into ClickSwitch and select direct deposit.
2. Use Switch Assist OR enter your direct deposit details.
3. Get paid early!**

*Direct deposit is matched up to \$2,500. Direct deposit must remain active for 60 days. Minimum \$500 direct deposit to qualify. One winner will be announced each month through December 31, 2022. Direct Deposit must go into an Energy Capital checking or savings account. Must be an existing ECCU member to be eligible for this promotion. Odds of winning depend on total number of qualifying direct deposits made by all members. **Early 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.



MARK YOUR CALENDARS!

UPCOMING EVENTS

Northwest Branch Shred Day

Saturday, October 8
9am-12pm

International Credit Union Day

Thursday, October 20

America Recycles Day at ExxonMobil Campus

Monday, November 14

SEND AND RECEIVE MONEY

WITH ZELLE®

It's a fast and easy way to send money to friends, family, and other people you trust, regardless of where they bank.





‘TIS THE SEASON!

PLAN EARLY FOR HOLIDAY SPENDING

The most wonderful time of year is upon us. Start planning early to make the season more manageable on your wallet and be better prepared to crush your financial goals in the new year! ECCU has options to help you save, spend, borrow, and plan so you can make the most of this holiday season.

Credit Cards

Earn points on every purchase with our MasterCard® Platinum Rewards or World Card. Both cards offer 0% APR* on balance transfers for 12 months, so you have plenty of time to pay down your debts before the zero interest period ends.

Savings Account

To keep your holiday money separate, consider opening a savings account. Choose one of our interest-bearing accounts to keep your money safe while earning interest on your savings until you're ready to start shopping.

Personal Loan

A personal loan makes it easier to fit holiday spending into your financial plan. Use the cash to cover holiday expenses, like gifts, travel, food, and more.

Skip-A-Pay

Add some extra jingle to your holiday budget with our Skip-A-Pay program. With this program, qualifying members can skip one loan payment during a month of their choice.

*APR is Annual Percentage Rate. Subject to credit criteria. Rates and terms subject to change. 0% APR introductory rate is valid for new and existing cards for 12 months after balance transfer. 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.

CREDIT REPORT TIPS

HOW TO IMPROVE YOUR CREDIT SCORE

Having a good credit score is essential. It can allow you to rent or buy a home, purchase a car, and sometimes get a job. The better your score, the easier it is to get approved for new loans or new lines of credit, and you'll have access to the lowest available interest rates. Start working towards a better score with these tips.

Review your credit report

Once a year, you can pull a free copy of your credit report from each of the three major credit bureaus: Equifax, Experian, and TransUnion. Review each report to see what's helping or hurting your score.

Pay your bills on time

Pay credit card companies, utility bills, and other accounts on time. Missed payments will lower your score quickly, but on-time payments show that you use credit carefully.

Keep your credit utilization below 30%

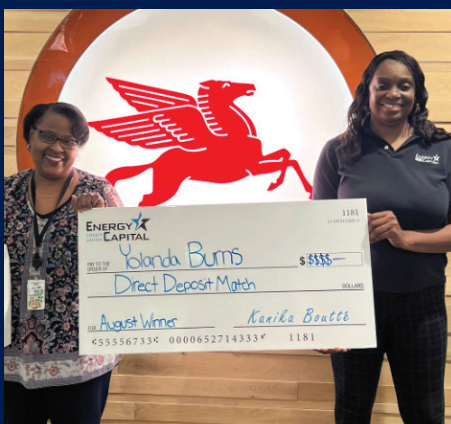
The simplest way to keep your credit utilization in check is to pay your credit card balances in full each month. If you can't always do that, then a good rule of thumb is to keep your outstanding balance at 30% or less of your total credit limit.

Don't close old accounts

If you have old credit accounts that you're not using, don't close them unless you need to. Keeping an unused account open increases available credit and improves your credit utilization ratio.



CONGRATULATIONS DIRECT DEPOSIT WINNERS!



Yolanda Burns



Jane Lock



Zealous Turner



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 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 2, 2022

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 responsibilities and legal obligations of a Board member.

*Board members with terms expiring in 2023 have agreed to serve another term. You may self-nominate to serve one of the two expiring terms.

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We'll keep you in the loop about news, events, offers, and more!





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

Thursday, November 24
Thanksgiving Day

Friday, December 23
Campus Branch Closed

Saturday, December 24
Christmas Eve

Campus Branch Closed
Northwest and Spring Closing at 12 pm

Monday, December 26
Christmas Day (Observed)

Monday, January 2
New Year's Day (Observed)

POWERFUL PROTECTION WITH A PERSONAL TOUCH

ENERGY CAPITAL INSURANCE

Protecting what you value most is easy with Energy Capital Insurance. We can help safeguard you and your loved ones with a variety of affordable insurance and protection services.

- ★ Auto
- ★ Home
- ★ Life
- ★ Renters
- ★ Recreational Vehicles
Boat, RV/Travel Trailer,
Motorcycle, ATV

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