



ENERGY SOURCE

FEBRUARY 2026

This February, show your finances a little love. From simplifying payments to growing your savings and protecting what matters most, we're here to help make money feel easier.

CHECKING ACCOUNTS YOU'LL ACTUALLY LOVE



Your checking account should fit the way you live. Whether you're paying for groceries, gas, streaming subscriptions, or your daily coffee run, ECCU offers checking options that keep things simple and flexible. From a free account with no monthly fees to accounts that reward everyday activity, there's an option designed to work for you and your routine.

High-Yield Checking

Earn **5.25% APY*** on your everyday balance while still having easy access to your money. A great option if you want your checking account to work harder without extra hassle.

Free Checking

No monthly fees and no stress. This account keeps things simple and straightforward for everyday spending.

Student Checking

The perfect account for students! Learn smart money habits and **get paid for those A's.**

FIND YOUR PERFECT MATCH

*APY = Annual Percentage Yield. Rates are accurate as of 2/1/26.

SMART MONEY MOVES START HERE

Starting a new year is a great time to reset your money habits. Our online and mobile banking tools are here to make things easier, not more complicated. Whether you're trying to spend a little smarter, save without thinking about it, or keep an eye on your credit, these tools are designed to help you feel more in control in 2026.

Safe to Spend

Ever wonder how much you can spend without stressing about bills later? Safe to Spend shows you what's left after the important stuff, so you can spend with confidence.

Help Me Save

Saving doesn't have to be all or nothing. Pick a checking balance that feels comfortable, and when there's extra money, it automatically moves to savings for you.

Credit Score

Check your credit score anytime and see what's impacting it. No guessing, no complicated explanations — just a clear view of where you stand.

EasyCoin / EasyVest

Want to save or invest but not sure where to start? These tools help you begin small, build consistency, and grow over time without feeling overwhelmed.

EXPLORE OUR FEATURES



BREAK UP WITH MULTIPLE PAYMENTS

A personal loan is a straightforward option to simplify multiple debts into one predictable monthly payment. By consolidating things like credit cards or other high interest balances, a debt consolidation loan helps you stay organized with a fixed rate and clear payoff time.

MAKE A REAL DENT IN CREDIT CARD DEBT

A balance transfer with a 0% APR* for 12 months (variable rates after introductory period ends) lets you move existing balances into one place to help you focus your payment on what you owe, not interest. Streamline your payments and make steady progress paying down your debt.

[EXPLORE YOUR OPTIONS](#)

*APR = Annual Percentage Rate. 0% introductory APR valid for 12 months on balance transfers. Variable rates apply after the intro period ends. Terms and conditions apply.

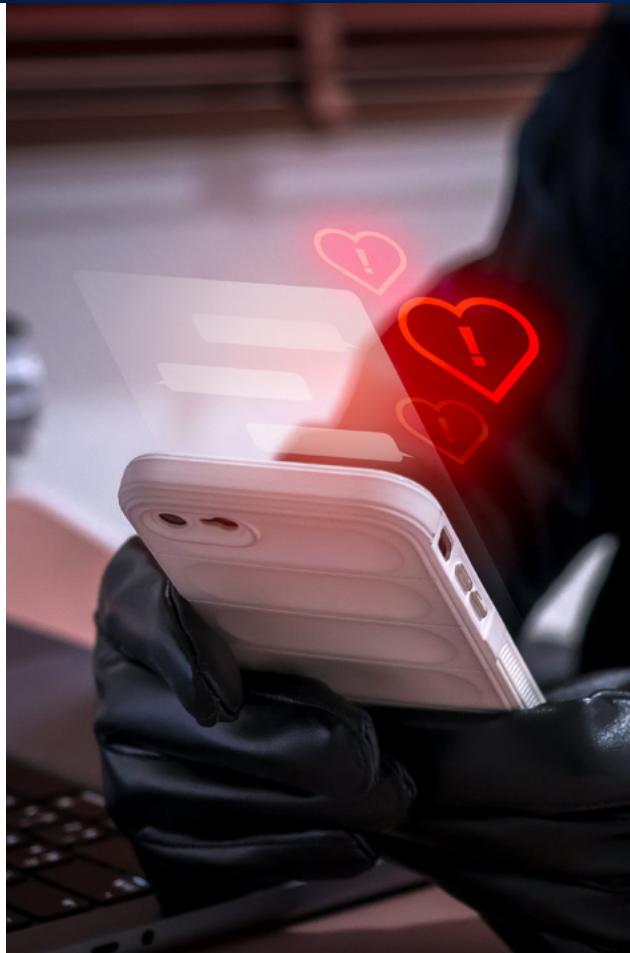


DON'T SEND MONEY TO YOUR INTERNET SWEETIE

Romance scams are especially common around Valentine's Day. Scammers often build trust over time by pretending to be a romantic interest, using flattery, frequent messages, or emotional stories to create a connection. Once that trust is built, they may ask for money, gift cards, or help with an "emergency," even though you've never met in person.

Remember, someone who truly cares about you will never pressure you to send money or share personal information. ECCU will also never ask for your passwords, access codes, or one-time verification numbers. If a situation feels rushed, secretive, or just doesn't sit right, trust your instincts and reach out to us. We're always here to help protect both your heart and your money.

[GET FRAUD-SMART](#)



PUT YOUR BUSINESS IN THE SPOTLIGHT

Every business starts with a dream, and your journey is worth celebrating. Our Business Spotlight puts your local business front and center, showcasing what makes you special and helping you build community awareness. Get featured, share your story, and let your business shine.

GET FEATURED TODAY



UPCOMING EVENTS

We've got exciting events coming up that you don't want to miss! Mark your calendar for the following dates.



92nd Annual Meeting

Stay in the know about your credit union! Hear updates from our executive team on the previous year and learn more about what's ahead for ECCU.

Date: February 17th

Time: 6pm to 7pm



RSVP here



Shred Days

Come shred your documents with us in your community and receive a free gift.

NORTHWEST COMMUNITY BRANCH

Saturday, March 21, 2026
9am to 12pm

SPRING COMMUNITY BRANCH

Saturday, August 15, 2026
9am to 12pm

KATY COMMUNITY BRANCH

Saturday, October 24, 2026
9am to 12pm

**ENERGY
CREDIT
UNION CAPITAL**

www.ECCU.net
832-604-4848

**ENERGY
CAPITAL
INSURANCE**

Federally Insured by NCUA

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

**PRESIDENTS' DAY
FEBRUARY 16TH**