



CONVERT YOUR CASH

Earn the most in a high earning checking account, CD or IRA. No matter where you are financially, we have the solutions to take you to the next level.

★ **HIGH-YIELD CHECKING**
Maximize your savings and start earning up to 5.25% APY* with this high-yield account.

★ **CD**
Check out our limited time offer! Six months at 4.25% APY* and \$500 minimum balance.

★ **IRA CD**
Earn as high as 4.00% APY* in this account that's a perfect supplement to any investment strategy.

For help discerning which investment strategy is right for you, stop by or fill out a contact form [here](#) and an ECCU financial professional will get back to you.

*APY: Annual Percentage Yield. Rates are subject to change. APY is accurate as of the last dividend declaration date. The Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors.



International
Credit Union Day
October 17, 2024

One World

through cooperative finance.

WOCCU.org/icuday

INTERNATIONAL CREDIT UNION DAY

JOIN US IN CELEBRATING ICU DAY ON THURSDAY, OCTOBER 17TH

This special day honors the spirit of the global credit union movement, and the positive impact credit unions have on their communities. It's important to reflect on the history of the Credit Union movement, and show appreciation for this financial system that is actively empowering members today.

A brief timeline of the ICU Day history:

★ **1927**

First credit union holiday celebrated on January 17th by the Credit Union League of Massachusetts, coinciding with Benjamin Franklin's birthday - who was seen as a symbol of thrift and the spirit of credit unions.

★ **1948**

U.S. Credit Union National Association (CUNA) establishes the third Thursday of October as International Credit Union Day.

★ **1971**

The World Council of Credit Unions (WOCCU) is formed, which later promotes International Credit Union Day globally.

★ **Present**

International Credit Union Day is celebrated worldwide, recognizing the positive impact of credit unions on their communities.

Join us in celebrating, and stop by any of our [ECCU branches](#) on Thursday, October 17th!



AUTO LOANS

WITH A PAYMENT THAT YOU CAN AFFORD

It's new car time. With the new models rolling out, now's the time to get your auto financing ready. Get pre-approved for an auto loan from ECCU.

- ★ Rates as low as 5.43% APR*
- ★ Same rates available for new or used auto purchase, or refinancing an existing auto
- ★ Up to 100% financing
- ★ First time car buyer program
- ★ Car leasing loan is also available
- ★ Direct deposit and autopay are available, so you don't have to worry about missing a payment
- ★ Car insurance available via Energy Capital Insurance
- ★ Add-on extras including GAP and Extended Warranty available to roll into your auto loan.



More Info

SCAN TODAY

*APR = Annual Percentage Rates. Rates are subject to change without notice. APR is accurate as of the last declaration date. Not an offer to lend. Subject to credit and underwriting guidelines. We do business in accordance with the Equal Housing Lender. Advertised rate includes all discounts available. For full loan rate details, [click here](#).



TAKE A BREAK & SKIP A LOAN PAYMENT

Give yourself some financial flexibility with Skip a Pay. It's simple and easy! Request to skip one month's loan payment in our mobile app. You can skip up to twice a year.

Not all loan types can be skipped. You must have had the loan for at least six months, the loan must be current and in good standing before a skip is allowed. Check all the details for skipping a month's payment in the ECCU mobile app.

GET AHEAD OF THE HOLIDAY SPENDING STRESS. ECCU HAS OPTIONS TO MAKE AND STICK TO A BUDGET, AND BORROW MONEY, IF YOU NEED.



BUDGETING BEST PRACTICES

Get ahead of the Holiday spending stress. ECCU provides options to help you create and stick to a budget, as well as access to borrowing solutions if needed.

- ★ Real time account balances
 - ★ Customizable notifications
 - ★ Real time credit score updates
 - ★ Tailored recommendations on how to improve your score
 - ★ A variety of personalized loan options
- Recommendations for other relevant ECCU savings and loan products



Download the App

PERSONAL LOANS

Get ahead of your holiday expenses. December can be one of the hardest financial times for our members. We're here to assist with a personal loan. Use the cash for anything you need, and pay the money back over the next year.

Check out our impressive rates at [ECCU.net](https://www.eccu.net)

APPLY ONLINE!



ECCU'S MASTERCARD® PLATINUM REWARDS

LEARN MORE

So many benefits of opening an ECCU Credit Card for the holiday season.

★ **Interest Free Holiday Shopping and Balance Transfers!**

Open a new card and get 0% APR* (variable rates after intro rate expires) financing for the first year - and there's no annual fees!

★ **Get Rewarded for All Purchases**

Earn up to 1.5x cash back on qualifying purchases.

★ **Safe Swiping**

Zero liability for unauthorized purchases.

★ **Smooth Travels**

Trip delay and cancellation or interruption protection, lost luggage coverage, and auto rental collision damage waiver.

★ **And More!**

*Qualifying Purchases: Gas, grocery and restaurant purchases are considered qualifying purchases based on merchant category codes. 0% APR introductory is only valid for new MasterCard® Platinum cardholders. After the 12-month introductory period, your rate will be the agreed-upon rate at the time of card opening between 14.24% - 17.99% APR. 0% introductory APR on balance transfers is valid for all cards 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. 12 months @ 14.24% APR = monthly payment of \$88.48 per \$1,000 borrowed. MasterCard® Platinum does not earn reward points. See our [Credit Card Agreement and Disclosures](#).





ACCESS YOUR CASH NATIONWIDE

Need cash? As a member of ECCU, you have access to over 30,000 surcharge free ATMs nationwide. ECCU is connected to a network of Credit Unions that provide ATM and Branch services for members who aren't near their local branch or ATM. Find your nearest Co-Op ATM and withdraw funds without any fees. For those times when your banking needs require more than an ATM, you also have access to 5,000 full-service Shared Branches worldwide.

Locate your nearest ATM or Shared Branch here: <https://www.eccu.net/atm-and-branch-locator>.

FREE CHECKING

Don't miss out on all the advantages that come with opening a FREE ECCU Checking Account:

- ★ **Free** access to Zelle®
- ★ **Free** Online & Mobile Banking with Bill Pay
- ★ **Free** Mobile Banking with Mobile Deposit*
- ★ **Free** E-Statements with Online Check Images
- ★ **Free** Account Alerts
- ★ **Free** Welcome Gift!
- ★ Access to more than 30,000 Surcharge **Free** ATMs Nationwide
- ★ Plus, we'll buy back your unused checks/debit cards from another financial institution.

OPEN AN ACCOUNT TODAY





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 an application 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 November 29, 2024.

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. The annual meeting where Board members will be up for elections is February 18, 2025.



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

VETERANS DAY
MONDAY,
NOVEMBER 11, 2024

THANKSGIVING DAY
THURSDAY,
NOVEMBER 28, 2024

CHRISTMAS DAY
WEDNESDAY,
DECEMBER 25, 2024

NEW YEAR'S DAY
WEDNESDAY,
JANUARY 1, 2025