



ONLINE BANKING UPDATES

We're enhancing your online and mobile banking experience with new features designed to make managing your finances easier, smarter, and more secure. At ECCU, we're always focused on offering you the best financial management tools available.

Here's what's coming your way!

★ **CD Rate Increase Alerts**

Want to know when savings rates go up? Now you can! Enable CD rate increase alerts on the **General & Security** alerts page and get notified automatically when higher rates are available.

★ **Credit Card Balance Transfers**

Move balances between your accounts or pay off other credit cards directly from your ECCU credit card dashboard. It's quick, easy, and saves time!

★ **Passkey Login**

Say goodbye to complicated logins! Our new passkey login makes accessing your accounts faster and more secure than ever.

★ **Monthly Balance Predictions**

Get a sneak peek into your future balances! Our AI-powered tool uses your transaction history to predict your monthly balance and shows it on your graph with easy-to-read color codes.

★ **Quick Access to Your MICR Number**

Need your MICR number? It's now right on the **Account Details** page! You can view it easily and even copy it with one click.

★ **Streamlined Transaction History**

Cleaner account views are here. You can hide any \$0 transactions to focus on what really matters.

★ **Enhanced Security for Deposits and Logins**

Enjoy extra security when depositing checks remotely and simplified logins for trusted devices and locations.

We're thrilled to bring you these updates and can't wait for you to try them out. Keep an eye out for these new features in your **[ECCU online and mobile banking!](#)**



THRIVE AND DRIVE IN 2025

Looking to finance your ride while keeping your budget in check? Take advantage of our limited-time offer of **90 days with NO payments!** For qualified buyers, this means no auto loan payment stress for the first three months of your loan. Use the extra cash for savings, paying down debts, or investing in key protections for your new vehicle. This offer is valid for new autos, used autos, and refinancing an existing loan that you have financed somewhere other than ECCU.

Start driving sooner by [finding, financing, and insuring](#) your vehicle all in one place with ECCU. [Contact us](#) for more details or [get started online](#) today!

[Click for all details and disclosures.](#)

CONQUER HOLIDAY DEBT

Start the new year with a clean slate by considering debt consolidation. Don't let juggling multiple high-interest loans carry over into 2025. Use our calculator to see if consolidating your debt is the right choice for you. Simply input your credit cards, auto loans, and other installment balances to receive a personalized report on your potential consolidated loan amount and payoff timeline.

[TRY OUR CALCULATOR](#)



FINANCIAL COUNSELOR PROGRAM

It's a new year, and we want to support you in reaching all of the financial goals that you have set for 2025. Set up a **FREE** appointment with a trusted ECCU financial counselor, and get started mapping out a plan that works best for you.

[LEARN MORE](#)

Additionally, you can make an appointment with our ECCU Wealth Services team to see how you can optimize your investment portfolio and discuss a financial plan that's right for you.

[MAKE AN APPOINTMENT TODAY](#)



IT'S YOUR EQUITY. USE IT WISELY.

Your home has grown in value over the years, and ECCU offers a home equity loan that allows you to use that to your benefit—while keeping your current mortgage interest rate protected and potentially unlocking tax benefits.

You can tap into the equity of your home to:

- ★ Add a backyard pool
- ★ Remodel your kitchen or bathroom
- ★ Consolidate your debt
- ★ Add in solar panels or other home renovations on your list
- ★ Use the funds for education expenses
- ★ And more!

Whatever big goal you're planning to tackle this year, a home equity loan provides a smart, flexible way to make it happen.

Ready to make the most of your home's equity?

[**We're here to help you take the next step.**](#)

HIGH-YIELD CHECKING

Start the year with savings and build the foundation for lasting financial success.

Learn how you can start earning 5.25% APY* on balances from \$1 to \$20,000. Enjoy the convenience of spending right where you save. With no monthly service charge, no minimum balance requirements, and ATM fee refunds, managing your finances has never been easier.

Streamline your savings and spending with a solution that fits seamlessly into your life.

OPEN AN ACCOUNT TODAY





SIMPLIFY YOUR INSURANCE

Finding the right insurance doesn't have to be a hassle. [Energy Capital Insurance](#) works with both major and independent providers to bring you customized options at competitive prices. Whether it's auto, home, or other coverage, we'll handle the research and present you with the best choices, saving you time and effort.

Why is it beneficial to let Energy Capital take care of both your insurance and financial needs?

★ **Personalized service**

The same member service you love Energy Capital Credit Union for will be provided by your Energy Capital Insurance agent. We will work with you to find the best coverage for your needs.

★ **Convenience**

Manage multiple insurance policies in one place, all under one roof.

★ **Top carriers, local care**

Get the same name-brand providers without being put on hold for hours.

Ready to get started? Contact us today for a [FREE personalized quote](#).



SHRED DAY

Mark your calendar for the upcoming shred days at your local branch!

NORTHWEST
April 26, 2025

SPRING
September 13, 2025

KATY
November 8, 2025



LOVE US, REFER US

No reason to keep ECCU all to yourself! **Earn a free gift** when you tell your family, friends, and coworkers about the financial benefits they can access at Energy Capital.

When you refer a friend to ECCU, you're introducing them to a place that truly puts people first. It's not just about banking—it's about being part of a community that's focused on helping members succeed. From personalized service to competitive rates and solutions that make life easier, we're here to support every step of their financial journey. By sharing your experience, you're giving your friend or family member a chance to work with a team they can count on.



STUDENT CHECKING

As a busy student, you shouldn't have to worry about banking this semester. Our Student Checking account is here to make your financial journey smooth, simple, and stress-free. Focus on your studies and enjoy these benefits and more when you open an ECCU Student checking account.

- ★ Get Paid for every A
- ★ Monitor your cash on the go with mobile banking
- ★ Send and receive money to and from your friends and family with Zelle®
- ★ No overdraft or NSF fees
- ★ No monthly account fees
- ★ Access to more than 30,000 Surcharge Free ATMs Nationwide

OPEN AN ACCOUNT TODAY

¹A maximum of \$5 will be given per semester (July-December and January-June). Report cards for the Fall Semester must be submitted by January 15th; Spring Semester report cards by June 30th. Must maintain a \$100 average balance during the semester to qualify. Must be 16 years or younger at the time of request to qualify and must have a Spark Savings account (S4). All A's paid will be reported as interest income to the IRS.



91ST ANNUAL MEETING

Meet this year's Board of Director nominees! Voting will occur during our Annual Meeting on February 18, 2025. Don't miss our exciting giveaways and the opportunity to cast your vote!

February 18, 2025 from 6:00pm - 7:00pm



BOARD OF DIRECTOR NOMINEES



ABBAS RAAD



Abbas Raad is a Husband and Father who enjoys cooking, traveling, and discovering new cultures. Abbas is an Energy Executive with 18 years of experience in working and managing risk in complex projects over 4 continents with various international stakeholders. Abbas Raad has been at ExxonMobil for over 16 years including roles in Upstream Strategy & Planning and worked for 3 years as the Angola Development manager. Abbas planned & stewarded the multi-billion dollar Americas exploration budget and is currently working as the US Carbon Capture and Storage Execution Manager. Raad has been an active real estate investor in the US and France for more than 15 years.



PAUL DONOVAN



Paul is a retired Real Estate Executive after over 36 years with ExxonMobil. A recipient of the 2021 CoreNet Houston Lifetime Achievement Award, Paul is currently the Principal of PMD RE Consulting Services, which provides Real Estate and IT Infrastructure support to the Permian Strategic Partnership. During his time at Exxon, Paul has held various high-level management roles and led projects such as the ExxonMobil Spring Campus, and the award-winning Imperial Oil Campus in Calgary. As the Merger team manager, Paul has completed over 30,000 moves and renovated hundreds of thousands of spaces throughout Houston. Paul has experience leading real estate projects and facility operations internationally. He received a bachelor's degree in Accounting from Northeastern University and is a retired Certified Public Accountant.



SHARON LADAY



Sharon LaDay is a Senior Technology Leader with experience in Emerging Technology Development, Corporate Development, Partner Ecosystem Development and Product Marketing in roles with enterprise software and education technology including companies like IBM and Dell/EMC Corporation. Currently, Sharon is Senior Director, Partner Enablement at ServiceNow. Sharon served on the Board of Trustees for Helene Fuld College of Nursing in various capacities from 2010 to 2021. Today, she enjoys tech evangelism in education, enterprise blockchain and other emerging technologies as her curiosity dictates; as well as mentoring startups and angel investing through Golden Seeds. Sharon earned a BS in Computer Science from Texas A&M University, an MBA from Columbia Business School and her NACD.DC corporate governance credential from National Association of Corporate Directors in 2022.

91ST ANNUAL MEETING CONTINUED

BOARD OF DIRECTORS FOR RE-ELECTION



GEORGE EDWARDS

George Edwards, Jr., is a US Army veteran who graduated magna cum laude from the University of Southern Mississippi with a BS in Accounting. He is a certified public accountant and retired from Exxon Mobil Corporation after 39 years of service. Mr. Edwards is a deacon at Second Baptist Church, Katy. In 1995, he was elected as vice president of the Cypress Fairbanks Independent School District Board of Trustees. Mr. Edwards served on the State Bar of Texas as a member of the Board of Directors, a member of the Commission for Lawyer Discipline, Chair of the Law-Focused Education Committee and a trustee of the Texas Bar Foundation, where he was Chair of the Investment Committee. Mr. Edwards was Chair of Leadership Houston Class XXI where he was awarded the prestigious Patrice Johnson Distinguished Alumnus Award in 2003. He is a Trustee of the Neuhaus Education Center, an organization that supports reading programs for children and more. George and his wife are very proud of their three sons and granddaughter.



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 is an ordained Elder of BE Church, Christian Counselor and Certified Chaplain. 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.



DR. DETRA D. JOHNSON

Detra is an Assistant Professor at the University of Houston. She holds multiple degrees, including a Bachelor of Business Administrations, Master of Science in Educational Administration and Leadership, Master of Education in Curriculum and Instruction and Mathematics, and a Doctoral Degree in Education Administration from Texas A&M University. Detra is a member of the American Educational Research Association, University Council of Educational Administration, Southwestern Educational Research Association, and a Commonwealth Institute Scholar in Kentucky Detra has served on the Board of Directors in various positions including Chairman of the Board.



GREGG COOPER

Gregg is a professional with work experience at companies including ExxonMobil, Sirius Solutions, CBIZ, Financial Advisory Services, and Saudi Aramco. He graduated from the American University and the Thunderbird School of Global Management at Arizona State University with Honors. He has served on numerous Board of Directors and Board of Trustees. Professional achievements include being the Finance Shareholder Representative for Saudi Aramco to Johns Hopkins International Joint Venture and also to Saudi Aramco Aviation Company.



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

NEW YEAR'S DAY
WEDNESDAY, JANUARY 1

MARTIN LUTHER KING, JR. DAY
MONDAY, JANUARY 20

PRESIDENTS DAY
MONDAY, FEBRUARY 17

MEMORIAL DAY
MONDAY, MAY 26