



POWER UP YOUR SAVINGS!

SIX HIGH-EARNING ACCOUNTS

-  **Savings Account**
A traditional savings account with no monthly service charge and a secure place to save money.
-  **Special Savings**
Save for your upcoming special event like a wedding, trip, or celebration. Save worry-free while earning in a special savings account.
-  **High-Yield Savings Account**
You can take your money to new heights with an APY higher than a traditional savings account.
-  **High-Yield Money Market**
Optimize your savings by putting your money to work for you. This account offers fantastic growth for your savings!
-  **CDs**
Get your savings on! Take advantage of high dividends like 4.50% APY* and build your savings faster than ever before.
-  **Spark Savings**
Teach your children the importance of managing their money and help them get paid for their excellent grades! Available for members ages 0-16.

**YOU CAN OPEN ANY NEW SAVINGS ACCOUNT IN ONLINE BANKING
OR VIA OUR MOBILE APP.**

*Annual Percentage Yield is accurate as of 1/1/2024 and subject to change at any time.

ANNUAL MEETING NOTICE AND NOMINEES

VOTE AT THE ANNUAL MEETING!

☆☆ FEBRUARY 20 | 6 - 7 PM ☆☆

Below are this year's Board of Director nominees' bios. Voting will take place at our annual virtual meeting on February 20th.

BOARD OF DIRECTOR NOMINEES

Brent Rawson

Brent is a retired ExxonMobil employee who worked in multiple areas of the company mainly as a Controller. He has many years of experience serving on the Energy Capital Credit Union Board of Directors as a former Chairman, Vice Chair, OPCO Chair, Trustee and Executive Committee member. Brent has stated that he has a true desire to be of service in any capacity.

Todd Reppert

Todd is a retired ExxonMobil employee who has served in many capacities over the years. Todd has served on an Advisory at his alma mater Penn State in the Chemical Engineering department and was charged with accreditation for the University and worked with Diversity and Inclusion. Most recently he was a Corporate Risk Management Advisor reporting to the Board, CEO and senior Leadership team. He has experience with mergers and acquisitions and has served on 20 different company Boards owned by ExxonMobil. Todd described himself as being very collaborative.

Shannon Rives

Shannon is a resident of Katy, Texas. He graduated from Rose-Hulman Institute of Technology with degrees in Civil Engineering and Mechanical Engineering. Shannon is retired, but during his career worked in Right-of-Way acquisition and vertical construction, and has been the principle on multi-billion dollar projects worldwide. Shannon has served ECCU as a Board of Directors member.

ADVISORY BOARD OF DIRECTOR NOMINEES

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.

Akpevwen Onoyase

Akpevwen is a Senior Technical Leader in the oil and gas industry with vast experience in the upstream business/sector. He has worked with ExxonMobil for more than 17 years with roles spanning technical, commercial/planning and upstream procurement. He is on target to receive a Masters in Business Administration from Texas A&M in 2025. Past educational accomplishments include a Bachelor of Engineering in Petroleum Engineering, a Masters of Engineering in Petroleum & Gas Engineering, and a Post Graduate Diploma in Data Science and Business Analytics. Akpevwen was the recipient of the coveted ExxonMobil Corporate Advanced Skill Milestone Awards in both Reservoir Management (2015) and Reservoir Simulation (2019).

90 YEARS OF ECCU

From our first meeting to where we are 90 years later, Energy Capital Credit Union would like to thank all our members! Thank you for trusting us with your finances and building us to the full service, top tier credit union that we are today. Take a quick look at our timeline over the past 90 years!

1901

Alphonse Desjardins brings credit unions to North America.

1932

Roy F. Bergengren meets with Morris Sheppard of Texas to organize credit unions in the U.S.

1921

The Credit Union National Extension Bureau was founded, which focused on forming new credit unions in the U.S.



KATY BRANCH

We are excited to announce construction is complete, and our Katy Branch is now open and ready to serve our members! This branch has a full multi-lane drive-thru and offers full inside banking capabilities, similar to our other community branches.

Visit us today, and let us help you achieve your financial dreams today!



1950s

The first branch location was established inside the Prudential Building.

1989

Randall Dixon became CEO.

1998

The Credit Union changed its name to Energy Capital Credit Union.

2005

The Northw... (1st commun... was op...

1934

A group of Humble Oil Employees formed Humble Employees Houston Federal Credit Union.

1960s

Converted from Federal to State Charter and joined Texas Credit Union League, also known as Cornerstone League.

1990s

Checking accounts, Certificate of Deposits, Home Improvement loans, and ATM cards are added.

2005

Money orders, Secured VISA Credit Cards, Spanish member benefits brochures, home equity loans, and more are added.





IRAs

Move your IRAs into CD IRAs!

Open an IRA CD and make more with your IRA! At ECCU, you can move money from any existing IRA or Roth IRA into an IRA CD or Roth IRA CD without the fear of penalty.

Stagger Your Terms

Spread your IRA among multiple CDs and have regular distributions when you're ready to start getting money out of your IRA!

Your CD Your Terms

IRA CDs and Roth IRA CDs are currently earning high returns. Earn 3.00% APY* on IRA Savings or up to 5.70% APY* when you open a Traditional or Roth 13-month IRA CD today. Are you looking for a complete list of our rates?



*Annual Percentage Yield is accurate as of 1/1/2024 and subject to change at any time.

EASYVEST

START INVESTING EASILY WITH EASYVEST

Our members deserve a quick, secure investment advisor platform with the credit union you know and trust. EasyVest is perfect for growing wealth for generations!

At ECCU, we understand that investing can be overwhelming for our members. That's why we have incorporated the first robo-advisor tool that directly integrates with your online and mobile banking!

Features:

- ★ Start with just \$200
- ★ Automated Management
- ★ Recommendations for you with just a few questions



2006
West Branch (Community branch) opened.

2014
Spring Community Branch opened.

2015
Consolidated ExxonMobil locations and opened the ExxonMobil Campus branch.

2018
Linda Pearsall became CEO.

2019
Partnered with Haberfeld and Revised Checking Account Offerings.

2021
ECCU Insurance was founded.

2022
Kanika Boutté became CEO, Redefined Company Culture, Land Purchased in Katy, Texas for fourth branch location.

2023
Katy branch opened at the end of the year.



AUTO LOANS

At ECCU, our primary goal is to help our members realize their dreams and achieve their goals! We can help you get the keys to your dream car with great rates, friendly service, and multiple financing options. Are you looking for a lower rate on your current loan? We can help lower your payment or shorten your loan term when you refinance your loan from another lender with ECCU.



New and Used Auto Loans



Refinance Auto Loan



Loan terms up to 84 months



Get pre-approved before shopping



First-time car buyer program



APPLY ONLINE!



AUTO INSURANCE

Are you hitting the road soon? Texas drivers must have auto insurance, and with Energy Capital Insurance, you can ensure you have the necessary coverage. Accidents happen, so it is essential to be adequately protected. With our on-site insurance agents ready to help, you will walk out with the insurance that meets your needs. Feel confident on the road today!



SCAN FOR MORE INFO!



18540 Northwest Freeway
Houston, TX 77065
www.ECCU.net
832.604.4848



PRESORTED
STANDARD
U S POSTAGE
PAID
HOUSTON TEXAS
PERMIT NO. 1769

Katy Community - 3211 Peek Rd | Katy, TX | 77449
Northwest Community - 18540 Northwest Freeway | Houston, TX | 77065
Spring Community - 24396 Interstate 45 N | Spring, TX | 77386
Spring Campus - 22777 Springwoods Village Parkway* | Spring, TX | 77389
*Restricted Public Access

HOLIDAY CLOSINGS

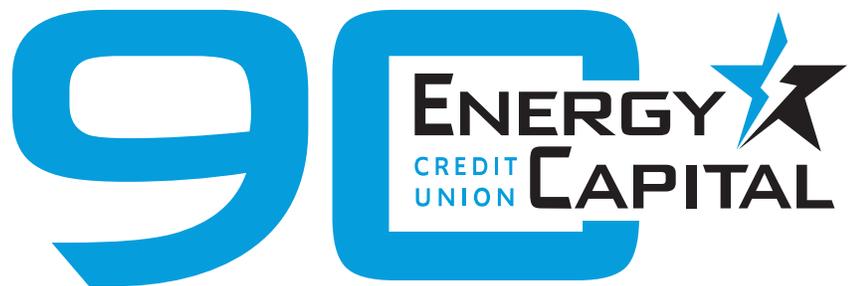
Monday, February 19
President's Day

Monday, May 27
Memorial Day

Wednesday, June 19
Juneteenth

**PROUDLY
SERVING
HOUSTON
FOR 90 YEARS**

Open to view our timeline of events.



ESTABLISHED 1934