



*Interest Free*  
**PURCHASES**

**for 6 months**

**Double cash back points\* on all purchases Black Friday through Cyber Monday.  
Friday, November 27th – Monday, November 30th**

Now's a good time to transfer any balances you have on high-interest credit cards. You'll get a 1.9% APR\* rate on all balance transfers for 12 months. This gives you a window of time to pay off your debt.

**The ECCU Mastercard® Platinum includes all of these features:**

- Cash back rewards
- No annual fee
- Trip delay and cancellation or interruption protection
- Lost luggage coverage
- Auto rental collision damage waiver
- Zero liability for unauthorized purchases
- Buyer protection
- Extended warranty coverage

**Apply for an ECCU Platinum Rewards Credit Card Today!**

0% interest offer is not available to existing card holders. Our 1.9% APR\* balance transfer rate is available to both new and existing card holders at any time.

\*APR is annual percentage rate and valid as of 10/1/2020. View full credit card details and disclosures at [www.ECCU.net/borrow/credit-cards](http://www.ECCU.net/borrow/credit-cards). Double points are available on all purchases made at a retailer (in person or online) that processes between 12:00am 11/27 – 11:59pm 11/30. Details about the double points promo are at [www.ECCU.net/black-friday](http://www.ECCU.net/black-friday).



## **CALLING BOARD OF DIRECTOR NOMINEES!**

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 our 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 Friday, December 4, 2020.

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 10 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/board-member](http://www.ECCU.net/board-member) for more information and to download our board member application.

## **THANKFUL FOR OUR MEMBERS!**

It’s the season of giving thanks and we want to thank you for choosing ECCU as your credit union. We wouldn’t be where we are today without you.







## PERSONAL LOANS

Holiday season usually means spending more money than usual for travel and gifts. Take some stress off of yourself this season with a personal loan from ECCU. You use the cash for whatever you need!

**Apply at [www.ECCU.net](http://www.ECCU.net).**



## INTERNATIONAL CREDIT UNION DAY

International Credit Union Day was celebrated on Thursday, October 15th. It's a day of recognizing what makes credit unions unique, and how, collectively, we help people all over the world.

Credit unions began with a very simple idea - that people could pool their money and lend money to each other. This idea of a "people's bank" started in the mid-19th century and has since spread across the world. It now includes 274 million members in 118 countries. In 1948, the Credit Union National Association declared the 3rd Thursday in October as International Credit Union Day to bring together members and celebrate.

In 1934, a small group of Humble Oil Employees came together to form what would later become Energy Capital Credit Union. At the time, loan sharks were the main source of financing, and our founders decided to lend to each other to help free one another from the harsh lending practices. Today, we are more than 17,000 members strong, and growing every day!

We encourage you to share us with all your friends and family, so they can benefit from our services too.





## ENERGIZE YOUR CHECKING

A high-interest checking that is a great place to stash some of your cash. Earn 1.51% APY\* on the account you use every day with our Energy High-Interest Checking:

- Earn interest rate of 1.51% APY\* on balances from \$1-\$20,000
- First Free Box of Checks
- No Minimum Balance
- No Monthly Service Charge
- Free Mastercard® Debit Card
- Free Online and Mobile Banking with Bill Pay
- Free E-Statements
- Free Account Alerts
- Access to 30,000 Free ATMs Nationwide

### Three qualifiers to receive the high interest each month:

- 12 debit card transactions per month
- Log in to Online Banking at least once a month
- Be enrolled in E-Statements

\*APY in annual percentage rate and current as of 10/1/2020. Account holders will earn 0.01% APY even if the above criteria is not met. Full account details available at [www.ECCU.net/spend-and-save/checking-accounts](http://www.ECCU.net/spend-and-save/checking-accounts).





# Hello SAVINGS

## SAY HELLO TO OUR SAVINGS ACCOUNTS

Savings accounts are a great way to meet short and longer term goals. We have savings accounts that can help you achieve those goals, including building a cash cushion for harder economic times. Visit [www.ECCU.net](http://www.ECCU.net) to find the savings account that's right for you!



## Complaints

## COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at: Energy Capital Credit Union, 18540 Northwest Freeway, Houston, TX 77065, (832) 604-4848.

This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. Any member wishing to file a complaint against the credit union should contact the Texas Credit Union Department through one of the means indicated below: In person or by U.S. Mail: 914 East Anderson Lane, Austin, TX 78752-1699, Telephone Number: (512) 837-9236, Fax Number: (512) 832-0278, Email: [complaints@tcud.state.tx.us](mailto:complaints@tcud.state.tx.us), Website: [www.tcup.state.tx.us](http://www.tcup.state.tx.us)



Northwest Community - 18540 Northwest Freeway  
Spring Community - 24396 Interstate 45 N  
Spring Campus - 22777 Springwoods Village Parkway\*  
Hughes Landing ATM - 1735 Hughes Landing - West Building\*  
\*Restricted Public Access

## HOLIDAY CLOSINGS

Our offices will be closed:

**November 26, Thanksgiving Day**

**December 25, Christmas Day**

**January 1, New Year's Day**



## GET A FREE GIFT!

It's gift giving season and we have a gift for YOU with every new checking account opened. Check with your favorite branch for this month's gift.