

# SEPTEMBER 2021

Contact us

☎ 405-478-0046 | ✉ admin@energize.coop

🌐 energize.coop

## Need Extra Cash This Holiday Season?

### Energize Christmas Loans & Payment Skips Have You Covered!

Christmas is a wonderful time of year, with gifts, food, family, and friends. Let Energize Credit Union's (ECU) Christmas loan and payment skips help you create memories that will last a lifetime.

ECU's Christmas loans come with an interest rate as low as 9% for 12 months with a maximum loan amount of \$1,000. We will start accepting applications for Christmas loans on October 1st, and the application period will conclude at the end of the year.

If you have other ECU loans you can pair payment skips with your Christmas loan to give you more freedom during the holiday season. There is a \$20 fee per skip, and you are eligible to skip two payments in a twelve-month period. The two payment skips just cannot be in consecutive months.

**How payment skips work:** Your payroll deduction for Energize will not change. The amount you always have deducted for your loan payment will still be deducted from your paycheck. Once we receive and process the funds (typically by the 10th of the following month) you will be able to access the funds in your share account. You can do this by using your debit card to make purchases or withdraw the funds at a fee free ATM. If you prefer, we can also issue you a check.

If you are interested in learning more about our Christmas loans or payment skips speak with your local credit union director or contact Energize directly at 405-478-0046 or admin@energize.coop.

## FEATURED RATES

	TERM*	APR**
Tornado Shelter	60	3.00%
Generator	60	3.00%
Autos	36-84	3.00%
Computer <\$2.5K	24	6.00%
Other Collateral	36-84	7.00%
Christmas	12	9.00%
Signature	36	10.00%
Secured Share		Rate+1%
Secured CD		Rate+1%

# ENERGIZE

CREDIT UNION

## Getting to Know...Shelbi Blair

### What was your first job?

My very first job was for Indian Electric Coop. I worked at the Fairfax office during summer and winter break my first couple of years in college. It was a great experience and introduced me to the benefits of the coop world!

### What do you do at ENERGIZE?

I am the member service representative for Energize. I assist new members in opening accounts, getting their debit cards, and familiarizing them with our online banking. I am also here to help answer any variety of questions you may have.

### What would we most likely find you doing on the weekend?

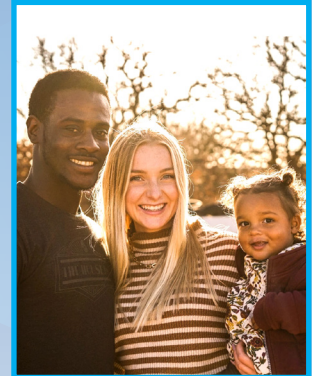
Our two-year-old loves everything outdoors so you can find me chasing her around with the water hose, playing with bubbles or riding our bikes. We also love to go hiking and kayaking.

### What's your most hated household chore?

Dishes without a doubt. I don't mind cleaning, but with dishes, it's like you do them all and then just an hour later the sink is full again! It's never-ending.

### What's one thing you're learning now, and why is it important?

I'm a senior accounting major at Oklahoma State, so I am learning too much to pick just one thing. Outside of the academic realm, I am learning how to manage my time between school, work, and family life.



YOU COULD BE THIS  
**HAPPY**  
— MOVE YOUR LOAN TO

**ENERGIZE**  
CREDIT UNION



 RATE MATCH  
DOWN TO 1%

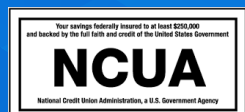
 REFI BONUS OF 0.25%  
IF UNDER OUR RATE

 DEFER THE FIRST  
2 MONTHS PAYMENTS

 \$250 GAP COVERAGE  
FOR PEACE OF MIND



**5-STAR ENERGIZE CREDIT UNION**  
WHERE MEMBERS MAKE GREAT OWNERS



**OK** FACT...

Oklahoma has 200 man-made lakes. No other state has as many.

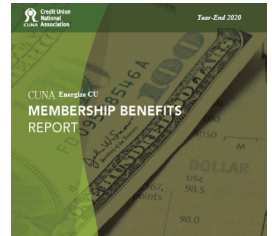


We love Cooperative visits. This past quarter Energize staff members were welcomed by Pioneer Telephone Cooperative and Choctaw, Cimarron, and Northwestern Electric Cooperative's. Thanks for letting us visit your Coop!

## Members Save Money!

### ENERGIZE CREDIT UNION

Members expect a good deal from their Credit Union. Credit Union National Association ([www.cuna.org](http://www.cuna.org)) analysis found Energize Members saved \$537,021 compared to Oklahoma Banks, due to better Rates and less Fees.



With the current economic climate, Energize Members know they can trust and rely on their Credit Union to give them financial value.

CUNA Report 2020	Energize
Loan Rate vs. Banks	+\$396,984
Deposit Yield vs. Banks	+\$112,325
Lower Fees	+\$27,713
<b>Total</b>	<b>+\$537,022</b>

Energize operates efficiently and maintains low overhead for the benefit of member-owners. Compare these operational ratios to the average peer Credit Union ([www.ncua.gov](http://www.ncua.gov)) in 2020:

	ECU	Avg CU
Avg Loan Rate Charged	4.5%	5.44%
Avg Dep Rate Paid	.95%	.34%
Fees / Assets	.14%	.54%
Op Exp / Assets	2.62%	2.72%
DIQ Loans	.43	.82
Loan to Assets	79.97%	47.91%

Founded in 1967 as a member-owned financial cooperative, Energize serves over 3,400 Members at Rural Electric and Telephone Cooperatives of Oklahoma. For more information on Energize or services please visit [www.energize.coop](http://www.energize.coop).



**ENERGIZE**  
CREDIT UNION

PO Box 54309 Oklahoma City, OK 73154  
[energize.coop](http://energize.coop)

