

SEPTEMBER 2023

Contact us

405-478-0046 | admin@energize.coop

energize.coop

### Loan Add-Ons Offer Financial Flexibility!

At Energize, we offer the flexibility to add on to your loan during its term. This means that if you find yourself in need of additional funds, you can borrow extra amounts and have them added to your outstanding balance. However, there are a few conditions to keep in mind.

Firstly, to be eligible for this add-on feature, your loan balance must be \$200 below the maximum loan limit allowed for that loan category. This ensures that you have some room to accommodate the additional amount.

Secondly, if the current interest rate is lower than the original rate of your loan, the loan will remain at its original rate. If the current interest rate is higher than the original rate of your loan, the rate on your loan will increase to the current interest rate.

We understand that financial needs can change over time, and our goal is to provide you with the flexibility to adjust your loan accordingly. So, if you find yourself in need of extra funds, consider adding on to your loan and expanding your borrowing capacity.

If you are interested in learning more about loan add-ons speak with your local credit union director or contact Energize directly at 405-478-0046 or admin@energize.coop.

### FEATURED RATES - SAVING

Type	Rate	APY	Min
Savings	0.40%	0.40%	\$5
CD 6	5.00%	5.09%	\$1,000
CD12	4.50%	4.57%	\$1,000
CD24	3.25%	3.29%	\$1,000
CD36	3.00%	3.03%	\$1,000
IRA	3.25%	3.30%	\$0

# ENERGIZE

CREDIT UNION

## Getting to Know...

### Nikki Schreiber

#### What do you do for 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.



#### Who has influenced you most when it comes to how you approach your work?

Certainly, my parents and professionals I have had the pleasure of working under and mentoring. Each has shown me the importance of maintaining a good reputation and work ethic.

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

I'm currently learning balance and discipline. I'm still in school wrapping up my undergrad degrees on top of working full time which has ultimately forced me to take a step back and navigate my life a little differently, all in the best way possible. I know this will only benefit me in my future endeavors.

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

It's typical for me to go to Dallas with friends, try to catch a baseball game, eat good food, or spend time with family.

#### Which season is your favorite?

I personally love every season and luckily, I have been able to experience them all living in Oklahoma with our crazy weather conditions.

#### Do you have any hidden talents or hobbies?

A couple of hobbies of mine are gardening and training martial arts. I have always liked planting flowers and vegetables and now find it to be more therapeutic than I could have ever imagined. I have also been boxing and training Muay Thai for several years and absolutely love it!

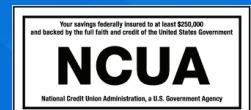
### Verification of Accounts

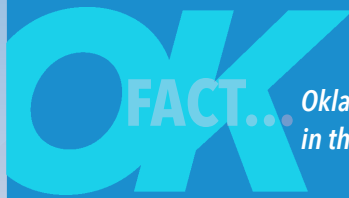
The supervisory committee recently distributed a notice to all members, requesting you to verify that the balances listed on your monthly statement are accurate. If you did not receive your statement, or if you find discrepancies on the statement, please contact the supervisory committee at:

Tommy Partain, CPA  
PO Box 7548  
Amarillo, TX 79114



5-STAR ENERGIZE CREDIT UNION  
WHERE MEMBERS MAKE GREAT OWNERS





Oklahoma City is the second-largest capital city in the United States by area.



## Out & About



**WE LOVE COOPERATIVE VISITS.** This past quarter Energize staff members were welcomed by Rural and People's Electric Cooperatives. Thanks for letting us visit your Coop! Energize had the opportunity to participate in Shoot for the Nations. Energize employees also attended a credit union fundraising event, Night at the House which raises money for the Oklahoma Credit Union House.

## Ashton Block Receives Certification!



We are excited to announce that Ashton Block has earned the Certified Credit Union Financial Counselor certification from the Credit Union National Association. This achievement reflects Ashton's dedication and expertise in helping our members achieve their financial goals. With this certification, Ashton is equipped with the knowledge and skills to provide valuable guidance to our members on a wide range of financial topics. We are proud to have Ashton on our team and look forward to the added value she will be able to provide our members!

FiCEP was created by CUNA to help credit union financial counselors stay up to date with the latest counseling techniques and ensure credit union members are receiving informed and relevant financial advice. FiCEP teaches credit union staff how to counsel members so they can budget better, save smartly, pay down debt, and plan for the future. Obtaining the training and associated credentials helps credit unions differentiate themselves from other financial institutions and be more confident in helping members emerge from the challenges of economic uncertainty to build a stronger financial future.

## Need Extra Cash This Holiday Season?

The holiday season is almost here, and it's time to start planning and budgeting for gifts, food, and events. But worry not, Energize Credit Union ECU has got your back! We are excited to announce our Christmas loans with an interest rate as low as 12% for 12 months and a maximum loan amount of \$1,500. The application period for these loans starts on October 1st and ends on December 31st.



But that's not all! If you have other ECU loans, you can pair payment skips with your Christmas loan to give you more financial freedom during the holiday season. You can skip two payments in a twelve-month period, and the two payment skips must not be in consecutive months. Please note that

a \$20 fee per skip applies, and your payroll deduction for Energize will not change. 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.

Don't let financial stress ruin the holiday season for you and your loved ones. Get holiday ready with ECUs Christmas loans and payment skips and create memories that will last a lifetime!

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.



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