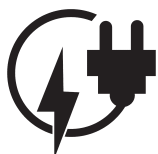


LOAN SERVICES

	TERM*	APR**
Tornado Shelter	60	3.00%
Generator	60	3.00%
Autos	48-84	4.25%
Computer <\$2.5K	24	6.00%
Other Collateral	36-60	7.00%
Christmas	12	9.00%
Signature		10.00%
Secured Share		Rate+1%
Secured CD		Rate+1%



Autos 4.25%*



*APR = Annual Percentage Rate

THE NOTICE IS ONLY APPLICABLE TO OPEN-END CREDIT, AS DENOTED ON YOUR STATEMENT. IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT, SEND YOUR INQUIRY TO THE ENERGIZE CREDIT UNION, P.O. BOX 54309, OKLAHOMA CITY, OK 73154-1309 Your inquiry should be in writing on a separate sheet of paper so that the Credit Union receives it within 60 days after the bill was mailed to you. Your written inquiry must include: 1. Your name and account number, 2. A description of the error and why (to the extent you can explain) you believe it is an error, and 3. The dollar amount of the suspected error. If you authorize the Credit Union to automatically pay your loan from your share account, you can stop or reverse payment on any amount you think wrong by mailing your notice so that the Credit Union receives it three business days before the automatic payment is scheduled to occur. You remain obligated to pay the parts of your bill not in dispute, but you do not have to pay any amount in dispute during the time the Credit Union is resolving the dispute. During that same time, the Credit Union may not take any action to collect disputed or report disputed amounts as delinquent. This is a summary of your rights, a full statement of your rights and the Credit Union responsibilities under the Federal Fair Credit Billing Act will be sent to you upon request or in response to a billing error notice.

DISCLOSURE ABOUT YOUR OPEN-END LOANS

HOW FINANCE CHARGES ARE COMPUTED: Finance charges begin to accrue immediately when we make a loan to you. To figure the finance charge for a billing cycle, we apply a daily periodic rate of finance charge to the "balance subject to interest rate" of your loan account each day. To figure the "balance subject to interest rate" for each day, we first take your loan account balance repayment of your loans. (A portion of each payment you make is applied to finance charges, if any). Then, we add any new loan made that day. The final figure is the "balance subject to interest rate." IF YOU MAIL YOUR PAYMENTS, PLEASE ALLOW 5 DAYS FOR IT TO REACH THE CREDIT UNION. PAYMENTS BY MAIL SHOULD BE ADDRESSED TO:

ENERGIZE CREDIT UNION
P.O. Box 54309

Oklahoma City, OK 73154-1309

AND MUST BE CHECK OR MONEY ORDER. PAYMENTS MADE AS INSTRUCTED OR AS OTHERWISE AGREED WITH THE CREDIT UNION AND RECEIVED BEFORE 12:00 NOON ON A BUSINESS DAY WILL BE CREDITED AS OF THE DAY RECEIVED. PAYMENTS MADE OTHERWISE MAY BE DELAYED IN CREDITING UP TO 5 DAYS.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS Telephone or write us as soon as you can, if you think your statement is wrong or if you need more information about any transactions on the statement. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. 1. Tell us your name and account number; 2. Describe the error or transaction you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information; 3. Tell us the dollar amount of the suspected error. We will investigate your inquiry and will correct any error promptly. If we take more than 10 business days to do this, we will re-credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation. If you have arranged to have direct deposits made by electronics Funds Transfer to your account at least once every 60 days from the same person or company you can call us during normal business hours to find out whether or not the deposit has been made. Normally this will apply to members on direct deposit of Social Security or pension checks or allocations between different member's accounts, where the payor has not provided positive notice to you that the transfer was initiated.

REAL SIMPLE

No Fine Print
No Last Minute Rate Increases
No Tricky Terms
No Pressure



PO Box 54309 Oklahoma City, OK 73154



50 Years
1967 - 2017

We'll Match that Rate!

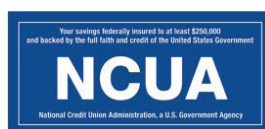
Energize Loan Rates are hard to beat, but if you are approved for something lower, **we'll match it!**



Past Qtr Div Rate. Future Rates subject to change.

*See Policy & Loan Addendum for Details.

**APR/APY = Annual Percentage Rate/Yield
Rates As Low As



**NEWSLETTER
DECEMBER 2018**

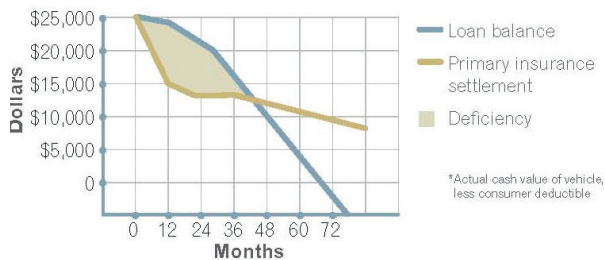
MEMBER'S CHOICE GUARANTEED ASSET PROTECTION 90-DAY FREE LOOK OFFER

GUARANTEED ASSET PROTECTION (GAP)

Vehicles often depreciate rapidly, and there may be a point where you owe more than it's worth. GAP Coverage protects you by canceling the difference between Insurance Settlement and what you owe, in the event of a theft or totaled accident.

- Cost is \$250 for Autos and SportCraft (Motorcycle, ATV, Watercraft)
- 125% Loan to Value Protection if Stolen or Damaged Beyond Repair
- Covers Gap between Loan and Insurance Claim Settlement, to include \$1,000 of Deductible
- 365 Days to make a Claim from date loss was incurred
- May elect at any time and may cancel within 90 days for a full refund.

PRIMARY INSURANCE SETTLEMENT VS. LOAN BALANCE
What would be your out-of-pocket expense?



GAP AS LOW AS \$250!

**Don't buy an expensive gap policy elsewhere
when you get the same thing here for less!**

Your purchase of MEMBER'S CHOICE Guaranteed Asset Protection Plus is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Contact your loan representative, or refer to the Member Agreement for a full explanation of terms. If you choose GAP Plus, adding the product fee to your loan amount will increase the cost of GAP Plus.



- Pay your bills securely online, all in one place
- Make payments anywhere, anytime directly from your savings account
- Track payment history and account balances at a glance
- Receive helpful email or text reminders when bills are due
- Save money every month on stamps and checks
- Guard against identity theft by paying bills online instead of by unsecured mail

Here's how to sign up

Visit www.energize.coop and Online Banking

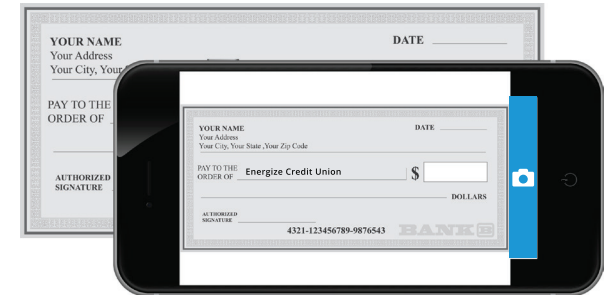
**5-STAR ENERGIZE CREDIT UNION
WHERE MEMBERS MAKE GREAT OWNERS**



ENERGIZE
CREDIT UNION

PO Box 54309 Oklahoma City, OK 73154

MOBILE DEPOSIT



Tap. Snap. Deposit.



**Opt in to E-Statements by December 31 to avoid
\$5 Annual Paper Statement Fee (Ages 15 to 65)**

Your COOP, Your Credit Union