

JULY 2021

Contact us

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energize.coop

## Energize Updates Mobile Banking App

Enjoy easy, fast, and secure access to your accounts from your iPhone or Android device with our updated Energize mobile banking app. Our mobile app is like having your own personal branch right inside your pocket, 24/7.

### Upgraded features in our mobile app:

- Secure access to account information with biometric login via Touch ID or Face ID
- Submit check requests on the go
- Set up alerts on your account & receive those via text or email
- Mobile deposit screen now includes instructions on how to endorse your check
- Set up text banking & receive account information via text
- Change your password without having to call us
- Add secondary users and friendly names to your accounts
- Update your address
- View statements

Also, coming soon to the mobile app will be the ability to initiate transfers to external accounts.

**Download the app today  
to stay connected to your Energize accounts!**

## FEATURED RATES

	TERM*	APR**
Tornado Shelter	60	3.00%
Generator	60	3.00%
Autos	48-84	3.00%
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%

# ENERGIZE

CREDIT UNION

## Getting to Know...Kaeley Shenenberger

### What do you do at Energize?

I am Energize's Lending Specialist, I work with our members and directors through the entire loan process. This starts with gathering all the documents and ends with mailing the check. I also help answer any lending questions and advise on lending policies.

### What ENERGIZES you at work?

I would have to say that getting to help members fix issues that they are facing. I always get excited when I can help someone solve a problem that they have been struggling with.

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

I love to explore OKC with my friends, boyfriend or even my dog. Finding new restaurants and interesting spaces is one of my favorite activities and I do it as often as possible.

### When you were a kid, what did you want to be when you grew up?

I've always wanted to be a lawyer - I think it had a lot to do with adults telling me that I was great at arguing, even when I was a child.

### Are you a dog person or a cat person?

I am a total dog lover! I have a 10-pound Jack Russell Terrier mix named Stevie that I love to take with me anywhere I can.



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



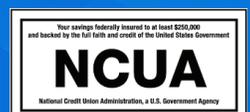
DEFER THE FIRST  
2 MONTHS PAYMENTS



\$250 GAP COVERAGE  
FOR PEACE OF MIND



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



# OK FACT...

Oklahoma has 11,611 miles of shoreline, more than the combined non-tidal coasts of the Atlantic and the Gulf of Mexico.



Energize employees Desiree Masterson and Lisa Dailey spent time engaging with youth at the FFA convention in April.

## Tornado Shelter & Generator Loans Provide Peace of Mind

Take advantage of our increased credit limits

When the lights go out, so do our linemen. As line workers you respond rain or shine, day or night to ensure your members have safe and reliable power. You know more than anyone how unpredictable Oklahoma weather can be.

Energize Credit Union wants to help equip your home with a storm shelter or emergency generator, so your family is ready for any storm. We believe keeping your family safe should be affordable. We know how dangerous our weather can get and how important storm shelters and emergency generators are to those of us who call Oklahoma home.

At Energize we pride ourselves in offering fast and straightforward funding so you can focus on what matters most. Our tornado shelter and emergency generator loans come with a 3% interest rate for 60 months. Recently, we increased the maximum loan amount to \$7,500 for tornado shelter loans and \$9,000 for generator loans. If you are interested in learning more about our tornado shelter or generator loans speak with your local credit union director or contact Energize directly at 405-478-0046 or [admin@energize.coop](mailto:admin@energize.coop).

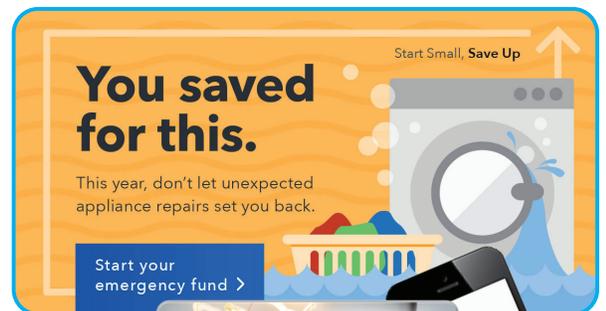
## Emergency Fund Provides Financial Security

According to a January 2021 Bankrate article just 39 percent of Americans surveyed say they could comfortably cover an unexpected expense of \$1,000. Everyone has unexpected expenses and emergencies. Having money set aside can save you money in the long run because it helps you avoid interest charges.

The target amount you need for emergencies depends on your family's situation. A good place to consider starting is to set a goal to save \$1,000. A great time to start contributing to an emergency fund is right after you get a raise this way it can have little or no effect on your take home pay. Another great time to build your emergency fund is when you receive a tax refund.

### Tips for starting your emergency fund:

- Set up a separate account for your emergency fund. This will reduce the temptation to dip into your emergency fund for monthly expenses.
  - Consider keeping it in an interest earning share (savings) account so you can access it when you need it.
  - Make contributions automatic. Direct deposit through your company payroll is an easy way to accomplish this.
- Energize can help you reach your savings goal through payroll deductions. Contact us today to set up a separate interest earning, share account specifically designated for your emergency fund.



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