

DECEMBER 2022

Contact us

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

YOUR MONEY IS SAFE WITH US

Your deposits are federally insured by NCUA
Rest easy knowing your savings are safe and secure

CD Accounts | Savings

OPEN AN ACCOUNT TODAY



Deposit Limits Increase!

Recently the Energize Board of Directors increased the maximum dollar amount of all new CD's and or IRA deposits with the credit union. The amount increased from \$100,000 to \$300,000 per Member.

For more information, please review our deposit limit policy at <https://www.energize.coop/Documents/Miscellaneous/Deposit-Limit-Policy.pdf>.

You can also 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	2.10%	2.12%	\$1,000
CD12	3.75%	3.80%	\$1,000
CD24	3.80%	3.85%	\$1,000
CD36	3.00%	3.03%	\$1,000
IRA	3.00%	3.03%	\$0

ENERGIZE

CREDIT UNION

Getting to Know...

Zoey Russell

What do you do for Energize?

I am currently the intern at Energize. I do a variety of tasks from answering phone calls, filing, working on special projects and running errands.

What was your first job?

My first job was a lifeguard at the Pawnee Bathhouse in Pawnee, Oklahoma. I did that for two summers in high school and I loved it. It kept me in shape and kept me tan!

Are you an early bird or a night owl?

I am most definitely a night owl and I always have been. I would rather stay up late then wake up early any day.

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

I have always wanted to be a teacher. I am currently in college right now at UCO to become an English high school teacher.

What book are you reading now?

I currently only read books for class, being an English major. But the last book I read for fun was Ugly Love by Colleen Hoover. I am a sucker for a good romance novel. I plan on reading A Touch of Ruin by Scarlett St. Clair next. She is a local author from OKC that writes about Greek mythology. Check her out!

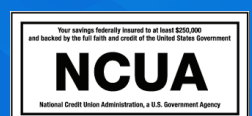


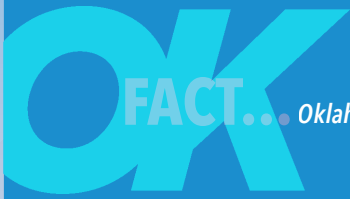
We are happy to announce that Manda Wheeler is the winner of the \$100 VISA gift card in the member feedback survey giveaway! Thank you to everyone who took the time to participate. We value your input!

The results of the survey will be shared with the Energize board of directors and help shape future decisions or initiatives of the credit union.

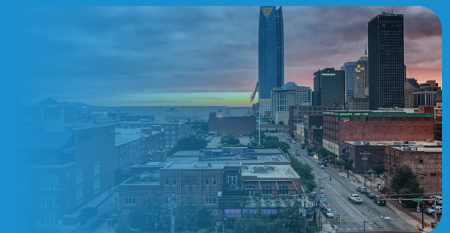


5-STAR ENERGIZE CREDIT UNION
WHERE MEMBERS MAKE GREAT OWNERS





FACT... 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 Cotton & Cookson Hills Electric Cooperative. Thanks for letting us visit your Coop! Energize also had the opportunity to serve our members by volunteering at Shoot for the Nations!

External Transfers Are Here

Move money electronically between your Energize account and other financial institutions with ease.

To transfer money to an external account, you will need to log in to either online banking or the Energize mobile app and select "Transfers" from the menu. From there, select the "External Transfer Setup" option, and add the routing number and account number for your external bank account. After an initial authentication process, you'll be ready for hassle-free transfers between your Energize and non-Energize accounts!

External transfers are always free and will show up within three business days. The cutoff time for processing transfers is 2pm on business days. The daily transfer limit for outbound transfers is \$2,500.

For detailed instructions on how to setup and initiate external transfers visit our website.

If you have any questions regarding external transfers speak with your local credit union director or contact Energize directly at 405-478-0046 or admin@energize.coop.



- Energize Credit Union offer's both Traditional and Roth
- IRA accounts to help get you started on the road to savings. Like the name suggests, an IRA is opened by a person on their own, not with their employer like a 401(k). You can open one yourself at Energize Credit Union.
- There are two types of individual retirement arrangements (IRAs): Traditional and Roth. So, what makes a Roth IRA different from a traditional IRA? Its tax treatment. With traditional IRAs, you contribute pre-tax dollars – meaning those contributions are tax deductible in the year when you make them and then fully taxable when you withdraw the money in retirement. It's the opposite with a Roth IRA, and there are benefits to paying taxes upfront.
- If you are interested in learning more about IRA's or if you would like to get one set up speak with your local credit union director or contact Energize directly at 405-478-0046 or admin@energize.coop. You can also find more information at <https://www.energize.coop/Save/IRA-Savings>.

ENERGIZE
CREDIT UNION
PO Box 54309 Oklahoma City, OK 73154
energize.coop

