

JUNE 2022

Contact us

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

## What is the Fastest Way to Receive Energize Funds?

Have the Energize CU Visa Debit Card in your wallet! This eliminates the need for you to wait on the mail to receive your money.

The new service standards for first-class mail which were implemented by USPS last October has meant longer delivery times for our members. Having an Energize debit card can help eliminate this issue.

If you need to make a large purchase, no problem! We can temporarily increase your limit for you to make that purchase.



Our card is also a part of the TransFund network which gives you access to surcharge free ATMS.

To learn more about the Energize CU Visa

Debit card visit us online at <https://www.energize.coop/Spend/New-Page>, email us at [admin@energize.coop](mailto:admin@energize.coop) or give us a call at 405-478-0046.

## FEATURED RATES

|                  | TERM* | APR**   |
|------------------|-------|---------|
| Tornado Shelter  | 60    | 3.00%   |
| Generator        | 60    | 3.00%   |
| Autos            | 36-84 | 3.25%   |
| 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...

### Jamie Ruble

#### What do you do for Energize?

I am currently serving as the President of the Energize Board. I am also the Director of Finance & Administration and serve as the Energize director at Northwestern Electric Cooperative in Woodward Oklahoma.

#### Who makes up your family and where do you live or grow up?

I grew up in Woodward, graduated from OSU, came home, and married a cattle rancher. We raised 3 children west of Woodward, who have blessed us with 2 grandchildren (so far, need more)!

#### What's a work-related accomplishment that you're really proud of?

Forming a team of employees that support and back each other up.

#### What's one of your favorite memories from the past year?

Celebrating my mom's life and legacy with my sisters and our families. We had cross necklaces made from our parent's wedding rings and other special jewelry, then surprised them at her private memorial service.

#### What's a trip that changed you, and why?

Motorcycle trips with our dear friends Jamie and Bart. She passed away in January and I am so thankful for the time we spent together.

#### What's the best advice you were ever given? Who was it from?

Love God and love your neighbor.--The Bible.

#### If you could only eat one item for every meal for the rest of your life, what would it be?

Pizza, definitely pizza!



## CUNA Governmental Affairs Conference

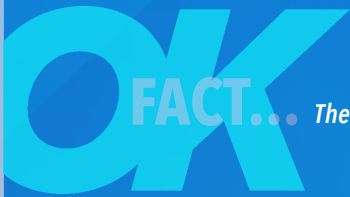
Energize Credit Union was recognized in March at the CUNA Governmental Affairs Conference in Washington DC receiving the 2021 Member Benefits Top Performance Award.

Energize received this honor for the value the credit union provides to member households through lower loan rates, higher saving rates and low fees.



5-STAR ENERGIZE CREDIT UNION  
WHERE MEMBERS MAKE GREAT OWNERS





The first Girl Scout Cookie was sold in Muskogee in 1917.



## Officer Elections



Pictured from left to right: Jamie Ruble, Julie Guazdausky, Chris Meyers and Maranda Babb.

At Energize Credit Union's March Board Meeting a new slate of officers were elected. Jamie Ruble from Northwestern Electric Cooperative in Woodward was elected to serve as President, Julie Guazdausky from Kiamichi Electric Cooperative in Wilburton was elected to serve as Vice-President, Chris Meyers from OAEC in OKC was elected to serve as Treasurer, and Maranda Babb from People's Electric Cooperative in Ada was elected to serve as Secretary.

**Congratulations to our newly elected officers!**

## Members Save Money!

### ENERGIZE CREDIT UNION

- Members expect a good deal from their Credit Union.
- Credit Union National Association (www.cuna.org) analysis found Energize Members saved \$478,910 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 2021        | Energize          |
|-------------------------|-------------------|
| Loan Rate vs. Banks     | +\$368,218        |
| Deposit Yield vs. Banks | +\$88,266         |
| Lower Fees              | +\$22,426         |
| <b>Total</b>            | <b>+\$478,910</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) in 2021:

|                       | ECU    | Avg CU |
|-----------------------|--------|--------|
| Avg Loan Rate Charged | 4.282% | 5.22%  |
| Avg Dep Rate Paid     | .68%   | .21%   |
| Fees / Assets         | .13%   | .53%   |
| Op Exp / Assets       | 2.34%  | 2.43%  |
| Dllq Loans            | 1.29   | .69    |
| Loan to Assets        | 80.76% | 44.32% |

- 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).

## Hyatt Recognized for Service



At Energize CU's March board meeting Jeff Hyatt from Cimarron Electric Cooperative in Kingfisher was recognized for his year of service as Energize CU's board President.

*Thank you Jeff for all you do for Energize and our members!*



In April Energize employees Shelbi Blair, Katie Drago and Lisa Dailey greeted attendees at the **OAEC Annual Meeting!**



This past quarter Energize Marketing Specialist Shelbi Blair visited **People's Electric Cooperative**. Thanks for letting us come for a visit!



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

