

MARCH 2022

Contact us

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

What is a Signature Loan?

Signature loans are unsecured personal loans that don't require you to put down collateral when you apply. It's called a signature loan because it's secured by your signature instead of collateral, like a car or an investment account.

Signature loans are a great way to help pay for a family vacation, buy new furniture, make home improvements, or pay for unexpected daily expenses. They can also be a great way to establish credit.

ECU's signature loans come with an interest rate as low as 10% with up to \$3,500 available for financing for 36 months.

A feature unique to ECU signature loans is anytime during the term of the loan, additional amounts may be borrowed and added to the outstanding balance. Providing, the loan balance is \$200 below the maximum loan limit of \$3,500.

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

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Getting to Know...

Desiree Masterson-Whitehead



What do you do at Energize?

I have worked as the marketing specialist for Energize for the past two and a half years and have recently moved into the lending specialist position. I have loved working at Energize and I'm thankful to have a job where I am genuinely happy to go to work every day. Working with our members has been a wonderful experience and I am excited to continue working with them now and assist with all their lending needs!

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

My favorite memory would have to be my wedding and honeymoon! I got married in November 2021 in The Valley of Fire which is a state park about an hour outside of Las Vegas, Nevada. We had a small intimate wedding with just myself, my husband and both sets of our parents, and it was perfect! After we spent 9 days in Florida at Disney World, and we had a blast!

Are you a dog or a cat person?

I am definitely a dog person! My husband and I have two dogs. We have a six-year-old black lab named Dixie and one-year-old mini aussie corgi named Tug. Our dogs are spoiled rotten and think they are little four-legged people. They love long walks, car rides and evening trips to Sonic for pup cups!

What book are you reading now?

I live in Stillwater and commute to Oklahoma City everyday - so I have an hour drive both ways. My commute is where I tend to get most of my reading in via audiobooks. My husband and I have a library card and through that we can access hundreds of free audiobooks! Right now I am reading A Woman of No Importance by Sonia Purnell which is a story of Virginia Hall who was an American woman spy during World War II.

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

The best advice I was ever given was from a previous mentor of mine and they would say "excuses only satisfy those who make them" and that has always stuck with me. Whenever I do something the wrong way or don't complete something in a timely manner or just simply let something fall through the cracks I have learn to simply learn from the situation and do better next time - but I try to never make an excuse. The excuse will make me feel better, but it tends to not help anyone else out.

FEATURED RATES

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

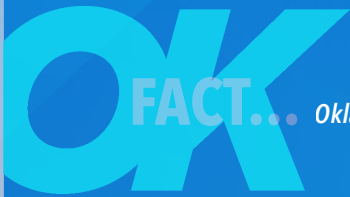
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5-STAR ENERGIZE CREDIT UNION
WHERE MEMBERS MAKE GREAT OWNERS





Oklahoma is the only state in the U.S. that produces Iodine.



5-Star Energize Credit Union Members Helping Members

Oklahoma City, OK - January 2022 BauerFinancial, Inc., the Nation's Premier Bank and Credit Union Rating Firm, congratulates **Energize Credit Union, Oklahoma City, Oklahoma** on its 16th consecutive 5-Star Rating. To earn this top rating, the credit union must excel under a rigorous, independent analysis of its financial condition. And Energize Credit Union has done so continuously since March 2018.

How do they continue to perform so well during these difficult times? We asked Karen Dorway, president of BauerFinancial, for her insight. "Energize Credit Union, and like-minded credit unions, are uniquely structured in a way that helps their members' specific needs. And, since those members are also owners, it comes back full circle to the credit union itself," she reflected. "Even when times are unpredictable, the common bonds these members share give them an intimate knowledge of how given circumstances may affect other members and the credit union. That knowledge means that decisions can be made quickly and implemented effectively.

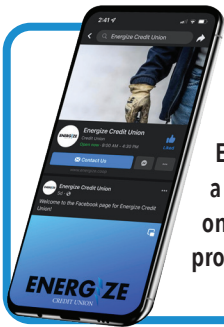
Energize Credit Union's personal interest in the well-being of its members has been on full display since its inception in 1967. Energize Credit Union is a source of strength and stability for its membership, and has been for 55 years. No matter what circumstances they are facing, Energize Credit Union's friendly and caring staff is always ready to lend a hand, whether at the branch, by phone or on their website: energize.coop.



Energize Credit Union: "We Shine as One"



Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. Since 1983, BauerFinancial has relied upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings). BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. No institution can pay for or opt out of a BauerFinancial rating. Star-ratings are all available for free at bauerfinancial.com.



Energize Credit Union is on Facebook!

Energize Credit Union now has a Facebook page. If you're a Facebook user, go like and follow our page for articles on financial related topics as well as information about our products and services.

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