

SEPTEMBER 2022

Contact us

405-478-0046 | admin@energize.coop

energize.coop



Certificate of Deposit (CD) Rates Are on the Rise!

We know you love to save, and we have great news! We just raised our CD rates so now's the time to empty your piggy bank and open a 6, 12, 24 or 36 month CD. Each term requires a minimum deposit of \$1,000.

We also offer a CD jumbo bonus for amounts over \$50,000 at +5 basis points, or for amounts over \$100,000 at + 10 basis points. We will match competitor CD rates up to 25 basis points.

If you are interested in learning more about our certificates of deposits 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/Certificates-of-Deposit>.

FEATURED RATES

	TERM*	APR**
Tornado Shelter	60	3.75%
Generator	60	3.75%
Autos	36-84	4.75%
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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Getting to Know...

Julie Guazdausky

What do you do at Energize?

I am currently serving as the Vice-President of the Energize Board. I am also the Assistant Accountant and serve as the Energize director at Kiamichi Electric Cooperative in Wilburton Oklahoma.

Who makes up your family?

My husband Mike and my children Joe & Cassie, Maddy & Logan and Mikey. I also have four precious grandchildren- Maggie, Allie, Riley and Kevin.

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

I have worked at Kiamichi Electric Cooperative for 24 years.

What was your first job?

Working for my parents at their convenience store.

Who has influenced you most when it comes to how you approach your work?

My mom and dad.

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

Take the vacation! Baldwin (Arthuree)

What's one thing you're learning now, and why is it important?

I'm learning that its okay to slow down and relax.

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

In the summertime working outside and playing in the pool. In the wintertime playing board games with my grandchildren.

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

My daughter's engagement.

What three words would your friends use to describe you?

Fun, spontaneous and giving.



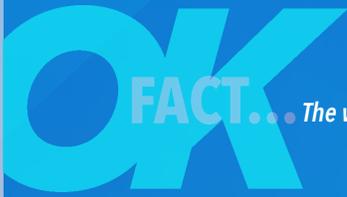
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5-STAR ENERGIZE CREDIT UNION
WHERE MEMBERS MAKE GREAT OWNERS





FACT... The world's largest deposit of alabaster is at Alabaster Caverns near Freedom.



Need Extra Cash This Holiday Season? Energize Christmas Loans & Payment Skips Have You Covered!

Christmas is a wonderful time of year, with gifts, food, family, and friends. Let Energize Credit Union's (ECU) Christmas loan and payment skips help you create memories that will last a lifetime.

ECU's Christmas loans come with an interest rate as low as 9% for 12 months with a maximum loan amount of \$1,000. We will start accepting applications for Christmas loans on October 1st, and the application period will conclude at the end of the year.

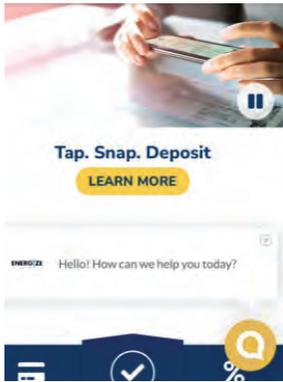
If you have other ECU loans you can pair payment skips with your Christmas loan to give you more freedom during the holiday season. There is a \$20 fee per skip, and you are eligible to skip two payments in a twelve-month period. The two payment skips just cannot be in consecutive months.

How payment skips work: Your payroll deduction for Energize will not change. The amount you always have deducted for your loan payment will still be deducted from your paycheck. Once we receive and process the funds (typically by the 10th of the following month) you will be able to access the funds in your share account. You can do this by using your debit card to make purchases or withdraw the funds at a fee free ATM. If you prefer, we can also issue you a check.

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



Chat Feature Added to Website!



Even though a real person still answers when you call Energize, we recognize that sometimes it's not convenient to pick up the phone. That's why we introduced a new online chat feature. It's a great way to get a quick answer about your account! The chat option is located on the bottom right of the homepage. To get started you will need to enter your name and mobile number. Our member service representatives are available to chat during regular business hours. *We look forward to chatting with you!*

We love Cooperative visits.

- This past quarter Energize staff members were welcomed by
- Northeast, Kiamichi, Southwest and KAMO Electric Cooperatives.
- Thanks for letting us visit your Coop!

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