

# MARCH 2024

Contact us

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

🌐 energize.coop



## Did you know we will match loan rates as low as 1.00% APR\*?

To match a rate, we require the member provide documentation of a lower rate with comparable term, as low as 1.00%, and Energize will match it. The rate match is subject to approval and documentation.

The independent written documentation of approval must contain the name of competitor and rate dated within 90 days of the request.

This offer applies to new and existing collateral loans only (need copy of loan statement if existing), but not for dealer zero percent offers.

Loans refinanced with Energize (outside loans moved to Energize) may be eligible for the rate match minus 25 basis points.

For more information visit our website at

<https://www.energize.coop/Borrow/Rate-Match>.

Have more questions? Reach out to us at 405-478-0046

or admin@energize.coop.\*APR (Annual Percentage Rate)

## FEATURED RATES - SAVING

Type	Rate	APY	Min
Savings	0.40%	0.40%	\$5
CD 6	4.50%	4.58%	\$1,000
CD12	5.00%	5.10%	\$1,000
CD24	4.25%	4.32%	\$1,000
CD36	4.00%	4.06%	\$1,000
IRA	4.25%	4.32%	\$0

# ENERGIZE

CREDIT UNION

## TAP, PAY & Be on Your Way

Energize has started issuing contactless debit cards to provide members with added convenience and security. These cards are fast and easy to use when making purchases. An added benefit, when utilizing contactless technology, is your card gets to stay in your hand during checkout. So, you can pay without touching the sales terminal!

Once you receive your card, the first thing you will notice is the updated design of the card. The design of our original card had been the same since we started offering debit cards in 2016.

We'll send a contactless card any time the card is renewed or replaced. If you would like to request a contactless card prior to your normal reissue month, please reach out to us at [admin@energize.coop](mailto:admin@energize.coop) or 405-478-0046 and we will be happy to accommodate the request.



## Risk Based Rates

### How does Energize use my credit score to determine my loan rate?

We first locate your credit score in the tiers below established by the Energize board in the lending policy to determine if an adjustment is needed to the base rate for your credit score. Then if needed we apply the percentage adjustment to the base rate for the loan you are applying for to determine your loan rate.

### What is the base rate?

The base rates are the "as low as" rates advertised on our website and approved by the Energize board in the lending policy by loan type. You can find the current base rates at <https://www.energize.coop/Rates>.

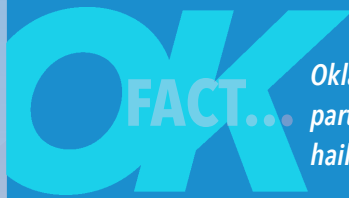
### Credit Score Loan Rate

680+	Base Rate
679-640	Base Rate +1%
639-600	Base Rate +2%
599-550	Base Rate +4%
549-	Base Rate +5%



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





Oklahoma is the only state to have astronauts who have taken part in all stages of the US space program. Seven astronauts hail from Oklahoma.



## Out & About

**WE LOVE SERVING COOPERATIVE MEMBERS...**This past quarter, Energize had the opportunity to serve our members at the Out of the Gate legislative event at OAEC.



## Energize Credit Union Serving Members with 5-Star Strength

Oklahoma City, OK - January 2024: BauerFinancial, Inc., the Nation's Premier Credit Union and Bank Rating Firm, proudly acknowledges that Energize Credit Union, Oklahoma City, OK, has earned its highest, 5-Star rating for the 24th consecutive quarter. BauerFinancial reassesses the financial condition of federally-insured credit unions every three months. This latest rating was assigned in January 2024 based on financial data reported as of September 30, 2023. Earning another 5-Star Superior rating signifies that Energize Credit Union continues to be one of the strongest financial institutions in the nation.

"Bauer rates credit unions based on their overall financial condition," reports Karen Dorway, president of the rating firm, "and has been doing so for over 40 years. Having a common bond or bonds with the membership, the employees of credit unions, like Energize Credit Union, feel a kinship and have a desire to see members grow and thrive," continues Dorway. "It gives me great pleasure to acknowledge that a credit union that measures its success by the success of its peers, does so from such a solid financial foundation."

Since its inception in 1967, Energize Credit Union has been an enthusiastic supporter of the people within its field of membership. Energize Credit Union is a dedicated banking partner and much more. Supporting its member-owners is what it does, and what it has done for 57 years. This credit union wouldn't have it any other way.

Visit [www.energize.coop](http://www.energize.coop).

**Energize Credit Union: "Where Members Make Great Owners"**



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

## Energize Now Offers Apple Pay

Energize Credit Union is always looking for new ways to make our members' lives easier. That's why we're excited to announce that our VISA Debit Card is now available on Apple Pay!

Use Apple Pay to make secure purchases in store, in apps and on the web. For more information or to check out participating merchants and restaurants visit <https://www.apple.com/apple-pay/>.

With Apple Pay, instead of using your actual debit card number when you add your card, a unique Device Account Number is assigned, encrypted and securely stored. And when you make a purchase, the Device Account Number alongside a transaction-specific dynamic security code is used to process your payment. So, your actual debit card number is never shared by Apple with merchants or transmitted with payment. In addition, paying with Apple Pay is private as the cashier never sees your name, card numbers or security code.

### IT'S A SNAP TO GET STARTED!

- Add your Energize Debit card using Wallet on your iPhone 6 or later or Apple Watch.
- Look for the Apple Pay mark or contactless symbol at checkout. For participating merchants, <https://www.apple.com/apple-pay/>.
- Hold your device near a merchant's contactless reader and place your finger on Touch ID or double-click your Apple Watch's side button to authorize your payment.
- Pay online with a compatible iPhone, iPad, Apple Watch or Mac.

Feel free to contact us for assistance setting up Apple Pay at 405-478-0046 or [admin@energize.coop](mailto:admin@energize.coop).

