

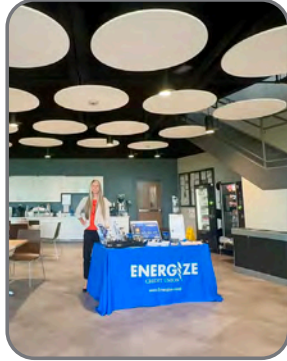
# SEPTEMBER 2024

Contact us  
 405-478-0046 | [admin@energize.coop](mailto:admin@energize.coop)  
 [energize.coop](http://energize.coop)

## Out & About

**WE LOVE COOPERATIVE VISITS.** This past quarter Energize staff members were welcomed by Indian, TCEC, Rural, Choctaw, Northwestern, and East Central Electric Cooperatives.

Thanks for letting us visit your Coop!



## FEATURED RATES - SAVING

| Type    | Rate  | APY   | Min     |
|---------|-------|-------|---------|
| Savings | 0.40% | 0.40% | \$5     |
| CD 6    | 4.50% | 4.58% | \$1,000 |
| CD12    | 4.25% | 4.32% | \$1,000 |
| CD24    | 3.75% | 3.80% | \$1,000 |
| CD36    | 3.50% | 3.55% | \$1,000 |
| IRA     | 3.75% | 3.80% | \$0     |

# ENERGIZE

CREDIT UNION



## The Procrastinator's Guide to Holiday Savings

For many of us, November and December kick off a season of celebrating, family, feasting, and yes... spending. The holidays are a chance to make memories, but this can also be a time of financial stress—especially if you wait until the last minute to make plans. Here are a few savings strategies to help you save this season.

### TRAVEL

**Comparison Shop:** Last minute flight or hotel plans? Compare discount sites (like Hopper and Kayak) against airline and hotel sites which may offer promotional discounts if you book direct. You can also compare the cost of one-way tickets, which can be cheaper than round-trip fare.

**Flexible Dates & Times:** Flying a day earlier or later can significantly reduce the cost of your tickets. Likewise, pay attention to departure times. Early morning or red-eye takeoffs (versus afternoon flights) can trim as much as \$100-\$200 per ticket.

**Alternate Airports:** When searching for holiday flights, be sure to include other airports within your filter parameters. Sometimes flying into or out of a smaller airport (even on one leg of the trip) can reduce your total checkout cost.

**Bundle Deals:** Do you need a rental car or hotel in addition to your flight? Many travel sites offer discounted rates if you book everything together—this one-stop-shop approach also saves you planning time.

**Reward Points:** If you have accumulated frequent flyer miles or credit card reward points, now is the time to cash in on them. They can trim your travel expenses or even cover the cost of a flight.

### GIFTING

**DIY Gifts:** Thoughtful gifts don't require a big budget or expert crafting – a video tribute, photo book, or curated snack basket for the sweet tooth, coffee lover, or home baker in your life are just a few ideas.

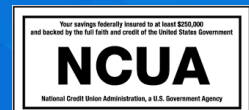
**Abundance Swap:** Many of us have something in our home that we don't use – an appliance collecting dust or something you were gifted twice. Host a party where your friends or family bring a quality item they'd be happy to swap.

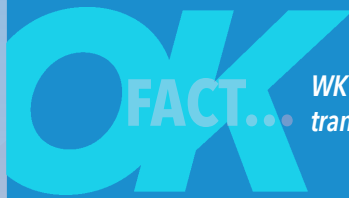
**The Gift of Time:** The holidays are an especially busy time, and caregiving is often a steep hourly expense. Instead of buying gifts, offer cost-free babysitting or pet sitting to someone who could benefit from a date night or weekend away from home.

*continued on opposite side*



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





WKY Radio in Oklahoma City was the first radio station transmitting west of the Mississippi River.



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

The holiday season is almost here, and it's time to start planning and budgeting for gifts, food, and events. But worry not, Energize Credit Union ECU has got your back! We are excited to announce our Christmas loans with an interest rate as low as 12% for 12 months and a maximum loan amount of \$1,500. The application period for these loans starts on October 1st and ends on December 31st.



But that's not all! If you have other ECU loans, you can pair payment skips with your Christmas loan to give you more financial freedom during the holiday season. You can skip two payments in a twelve-month period, and the two payment skips must not be in consecutive months. Please note that a \$20 fee per skip applies, and your payroll deduction for Energize will not change. 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.

Don't let financial stress ruin the holiday season for you and your loved ones. Get holiday ready with ECUs Christmas loans and payment skips and create memories that will last a lifetime!

*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](mailto:admin@energize.coop).*

## Continued- The Procrastinator's Guide to Holiday Savings

- **Opt for an Outing:** Gifts aren't the only way to connect during the holidays. Suggest a group experience you can enjoy together. Whether it's a holiday performance, snow tubing, or a festive exhibit, experiences are so often what make a season memorable.

### FEASTING

- **Keep it Simple:** While it may be tempting to recreate a lavish meal from your childhood or gourmet cookbook, there's nothing wrong with keeping ingredients simple. Prioritize what matters to you. If you want to go big on one entree, complete the meal with less costly side dishes like roasted vegetables or rolls.

- **Potluck Dinners:** Host a potluck dinner where each guest brings a dish to share. This not only reduces the cost and pressure of cooking for a large group but also makes the meal more diverse. You might even walk away with a favorite new recipe!

- **Dessert or Appetizers Only:** If you're tight on funds this season - and still want to enjoy coming together for a meal - host a dessert or appetizer-only gathering where everyone brings something on the smaller side.

- **Skip the Smorgasbord:** The holidays are a hard time for so many households living paycheck-to-paycheck or living without a paycheck at all. You don't need a big budget to make a meaningful impact. In lieu of a lavish meal, donate to your local food bank in your area and encourage others to join you.

### HOLIDAY HELPERS

- If holiday spending has you feeling stressed, reach out! Our partner **GreenPath** can help you pay down debt, create a sustainable budget, and connect to free financial courses designed to build a healthy financial foundation year-round.



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

