

JUNE 2025

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Phelps & Meyers RECOGNIZED

At Energize CU's March board meeting Michelle Phelps from Central Electric Cooperative in Stillwater was recognized for her year of service as Energize CU's board President. Chris Meyers was also recognized for his 15 years of service as Energize CU's Treasurer. **Thank you, Michelle & Chris, for all you do for Energize and our members!**



LOAN RATES

LOAN	APR*	TERM
Tornado Shelter	5.00%	60 mos.
Emergency Generator	5.00%	60 mos.
Autos*	6.25%	84 mos.
Computer	12.00%	24 mos.
Other Collateral	8.00%	
Christmas	12.00%	12 mos.
Signature	13.00%	36 mos.
Secured Share	Sh + 1%	N/A
Secured CD	CD + 1%	N/A

ENERGIZE

CREDIT UNION

MEMBERS SAVE MONEY!

ENERGIZE CREDIT UNION

Members expect a good deal from their Credit Union. America's Credit Unions analysis found Energize Members saved \$178,108 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 2024

Energize

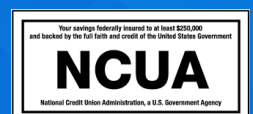
Loan Rate vs. Banks	+\$163,850
Deposit Yield vs. Banks	-\$20,374
Lower Fees	+\$34,631
Total	+\$178,108

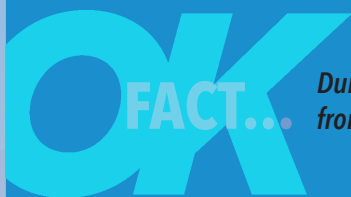
Energize operates efficiently and maintains low overhead for the benefit of member-owners. Compare these operational ratios to the average peer Credit Union (www.ncua.gov) in 2024:

	ECU	AVG CU
Avg Loan Rate Charged	5.64%	5.80%
Avg Dep Rate Paid	1.83%	0.88%
Fees / Assets	.18%	.53%
Op Exp / Assets	3.66%	3.48%
Delq Loans	0.12%	1.01%
Loan to Assets	71.24%	52.32%

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.

5-STAR ENERGIZE CREDIT UNION
WHERE MEMBERS MAKE GREAT OWNERS





During the "Land Rush," Oklahoma City and Guthrie went from vast, open prairie to cities of over 10,000 in a single day.



TIS THE \$EASON (FOR A MID-YEAR MONEY CHECKLIST)

July is an ideal month to assess your financial picture and make mid-year adjustments that will help you cruise into the holiday months with fewer concerns. To make planning easier, here is a seven-item checklist you can use as your guide:

1. Review Your Budget

With a customizable budgeting worksheet or free app, identify areas where you may be overspending and eliminate costs or comparison shop if possible.

2. Automate Savings

Consider the "set it and forget it" approach to allocating savings so that when peak holiday spending season comes around, you've avoided (or at least minimized) high interest credit card balances that can put a damper on the season and coming year.



3. Strategize Debt Repayment

Review the balances and interest rates of your credit cards, loans, and other debts. Tackle high-interest payments first (so you're able to put more toward principal in the long run). Explore a debt management program which can help you eliminate debt faster.

4. Check Your Credit Report

Request a free copy of your credit report from AnnualCreditReport.com. Review the report for any inaccuracies or signs of identity theft.

5. Revisit Investments

If you have any investment accounts, assess whether your allocations still align with your long-term goals and risk tolerance. Market conditions often change, and your investment strategy should account for these fluctuations.

6. Maximize Retirement Contributions

If you have a retirement account, check your contributions, and see if you have any room in your budget to increase them.

7. Review Insurance Policies

Ensure that your health, auto, home, and life insurance policies still meet your needs. Life changes such as marriage, the birth of a child, or significant purchases might necessitate adjustments to your coverage or comparison shopping for more favorable rates.

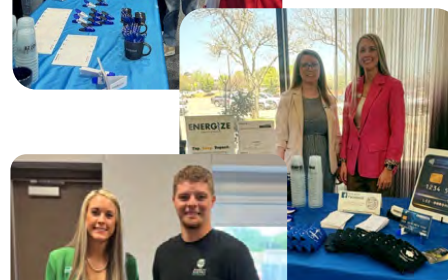
Get Connected

If you need additional support, Energize CU has partnered with GreenPath Financial Wellness to offer members cost-free, judgment-free financial counseling with certified experts ready to meet you exactly where you're at. [Give them a call at 877-337-3399.](tel:877-337-3399)

Out & About

We love Cooperative visits.

This past quarter Energize staff members were welcomed by **Pioneer & Kiamichi Electric Cooperative**. Energize also had the opportunity to serve our members at the **OAEC Annual Meeting & OAEC Legislative Day at the Capitol**.



ENERGIZE
CREDIT UNION

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