

SEPTEMBER 2025

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

# Out & About

We LOVE Cooperative visits.



This past quarter Energize staff members were welcomed by East Central, Harmon & Oklahoma Electric Cooperative.



## LOAN RATES

LOAN	APR*	TERM
Tornado Shelter	5.00%	60 mos.
Emergency Generator	5.00%	60 mos.
Autos*	5.85%	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



## WE DO MORTGAGES!

Looking to purchase a home or refinance your current one? We can help you with your home financing needs!

**VISIT THE LINK TO LEARN MORE**  
[mortgages.energize.coop](https://mortgages.energize.coop)





\*This is not a commitment to lend. All lending products are subject to credit and property approval. Refinancing an existing mortgage loan may cause the total finance charges to be higher over the life of the loan. Additional restrictions may apply. Member First Mortgage, LLC (MFML) is a partner of Energize Credit Union (2325 East 14th Service Rd., Oklahoma City, OK 73111 | 405.478.0046 | NMLS ID: 2721976). MFML is a Licensed Mortgage Lender/Service (Corporate Office: 616 44th Street SE, Grand Rapids, MI 49548 | 866.898.1818) NMLS ID: 149532. For licensing information, please visit [www.nmlsconsumeraccess.org](https://www.nmlsconsumeraccess.org). Equal Housing Opportunity.

## ENERGIZE CREDIT UNION PARTNERS WITH MEMBER FIRST MORTGAGE TO SERVE OUR MEMBERS' HOME FINANCING NEEDS

We're excited to announce a new partnership that brings even more value to our members! Energize Credit Union has joined forces with Member First Mortgage (MFM) to offer home loan options to our members.

This new collaboration allows Energize CU to offer a wide variety of home loan solutions—including conventional, FHA, VA, USDA, and jumbo loans—backed by the trusted service and expertise of Member First Mortgage. Whether you're buying your first home, upgrading, refinancing, or downsizing, we now have options to help you find the loan that fits your life.

### WHY THIS PARTNERSHIP MATTERS:

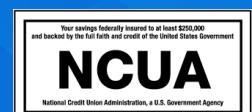
-  **Mortgage Options:** Access to a broad range of loan programs tailored to your financial goals.
-  **Streamlined Process:** From application to closing, enjoy a simplified, member-friendly mortgage experience.
-  **Expert Guidance:** Work with a dedicated mortgage team that understands the unique needs of credit union members.
-  **Competitive Rates & Terms:** Get the trusted value you expect from Energize.

We're proud to take this step forward in helping our members achieve homeownership dreams with confidence and ease. Through our partnership with Member First Mortgage, we're expanding our ability to serve you—without losing the personal touch and member-first mindset that make Energize CU special.

### READY TO GET STARTED?

Visit [mortgages.energize.coop](https://mortgages.energize.coop) to explore your options and start your journey home with Energize CU + MFM.

5-STAR ENERGIZE CREDIT UNION  
WHERE MEMBERS MAKE GREAT OWNERS





The nation's first "tornado warning" was issued March 25, 1948 in Oklahoma City minutes before a devastating tornado. Because of the warning, no lives were lost.



## NEED EXTRA CASH THIS HOLIDAY SEASON?



*Energize Christmas Loans & Payment Skips Have You Covered!*

The holiday season is right around the corner—and we know it can bring extra expenses with gifts, gatherings, and travel. That's why Energize Credit Union (ECU) is here to help you stay financially stress-free.

### Christmas Loans – Just in Time!

We're offering special Christmas loans to help you make the most of the season:

- Rates as low as 12% APR
- Up to \$1,500
- 12-month term
- Available October 1 – December 31

### Pair It with a Payment Skip!

Already have an ECU loan? Great news—you can also request payment skips to free up even more room in your budget:

- Skip two payments per 12-month period
- Skips must not be in consecutive months
- Just a \$20 fee per skip
- Your payroll deduction remains the same
- Funds will typically be available by the 10th of the month following your skip. You can access the money directly through your share account via debit card, fee-free ATM, or check.

### Make the Most of the Holidays

Don't let finances take the joy out of the holidays. Whether it's for gifts, travel, or unexpected expenses, ECU's Christmas Loans and Payment Skips are designed to help you enjoy the season and make meaningful memories.



### Interested?

Talk to your local Credit Union Director or reach out to us directly:

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

## Verification of Accounts

The supervisory committee recently distributed a notice to all members, requesting you to verify that the balances listed on your monthly statement are accurate.

If you did not receive your statement, or if you find discrepancies on the statement, please contact the supervisory committee at:

Tommy Partain, CPA  
PO Box 7548  
Amarillo, TX 79114



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

