

THE BUZZ

ENERGIZE

CREDIT UNION

Member owned, Member powered.

Fall 2026



Give your wallet a happier holiday

Holiday expenses can add up quickly, but Energize Credit Union is here to help you keep your season merry and budget on track.

Christmas loan:
Borrow up to \$1,500
for 12 months
at 12.0% APR!¹

Payment skip:
Skip your loan payment
without a penalty!²
Simply pay a \$20 fee per skip.

¹APR=Annual Percentage Rate. Offer subject to change without notice, credit qualifications and member eligibility. Offer valid 10/1/26-12/31/26. ²The payment skip program is available to members with loans in good standing, paid through the month prior to the month being requested to skip and with no special deferments in the past year. Good standing is defined as never more than 30 days past due in the past 12 months and insurance is in place for loans secured by collateral with Energize Credit Union listed as a loss payee. Payment skip does not change your monthly payment; however, it does extend the loan's term by one month per skip. Skips must not be in consecutive months. It is not available for first mortgages, home equity loans, lines of credit, vehicle loans without current proof of insurance or loans with bankruptcy flags. GAP insurance may not cover skipped payments, and the missed payments may be deducted from the amount you will receive if you file a claim. Other restrictions may apply. Contact Energize Credit Union for complete details on all offers.

Make the holiday season a little easier
on your wallet with help from
Energize Credit Union!

Year-end checklist

Move to an Energize home loan

Make your next move with confidence. Whether you're refinancing your existing mortgage or planning your next move, we're here to help with competitive financing.

**Enjoy fixed rates as low as
5.5%/5.672% APR
for 30 years***

In addition to our special offer, each mortgage comes with:

- Competitive closing costs
- An easy online application
- A full team of mortgage experts
- And more!



Move forward with financing that fits your goals! Scan this QR code with your mobile device to learn more, and apply today!

*Available to all borrowers on the first lien purchase or refinance of a primary residence using a conventional portfolio loan product with Energize Credit Union, in the State of Oklahoma only. Eligible on 1-unit properties (Single Family Residence or PUD) only. Example scenarios, calculated 5/29/2026, assume excellent borrower credit history and is based on a \$240,000 loan amount with a 20% cash down payment from the borrower and 80% conventional financing on a 30-year fixed purchase. The example scenario assumes an interest rate of 5.5% with an Annual Percentage Rate (APR) of 5.672% for 30 years (360 monthly principal & interest payments of \$1,362.69; excluding taxes and insurance). The actual payment will be higher. 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. Energize Credit Union | 2325 East I-44 Service Rd, Oklahoma City, OK 73111 | 405-478 0046 | NMLS ID: 2721974. For registration information, please visit www.nmlsconsumeraccess.org. Equal Housing Opportunity.



PUMP UP your password

**Stronger password
requirements coming Nov. 2**

Just like skipping exercise, weak passwords can leave you vulnerable! Your financial personal trainer, aka Energize Credit Union, can help. **On Monday, Nov. 2, we'll update the password requirements for our online banking and mobile app users.**

- The minimum password length will increase from eight characters to 10 characters.
- Passwords will expire every 365 days.
- A user's previous five passwords cannot be reused.

Don't skip password day! If your current digital banking password already meets these requirements, no extra work is necessary; but if you need to put some muscle behind your password, we'll prompt you to do so, starting Nov. 2 when you log in.

Stronger passwords mean stronger protection! Log into your ECU account today to flex heavy-duty financial protection.

FACT...

Oklahoma became the 46th U.S. state on Nov. 16, 1907. Its name comes from the Choctaw words "okla" (people) and "humma" (red).

OUT & ABOUT

From visits with our co-op partners to celebrating professional milestones within our own team, there's been a lot happening at Energize over the past few months. Here are some highlights!



- A: Cornerstone Foundation grant – May
- B: Outgoing board president recognition – June
- C: Rural Electric Cooperative visit – July 7
- D: Cami earns Certified Credit Union Financial Counselor certification – July
- E: Kay Electric Cooperative visit – July 8
- F: Cami earns Certified Credit Union Cooperators certification – July
- G: Lake Region Electric Cooperative visit – Aug. 12

Tap, pay, and be on your way



Make everyday purchases easier with your Energize Visa® debit card! Whether you're shopping in-store, paying online or stopping by an ATM, your debit card gives you convenient access to your money. You'll also enjoy:

- Contactless payments for a quick and convenient way to check out
- Fee-free ATM access at 7-Eleven, QuikTrip and more
- Easy transaction tracking with purchases detailed on your statements
- No monthly or annual fees

Keep convenient access to your money right in your wallet with an Energize Visa debit card!

Holiday closings

Thanksgiving	Thursday, Nov. 26 Friday, Nov. 27
Christmas	Thursday, Dec. 24 Friday, Dec. 25
New Year's Day	Friday, Jan. 1

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