

THE BUZZ

ENERGIZE
CREDIT UNION

Member owned, Member powered.

Summer 2026

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
- A full team of mortgage experts
- An easy online application
- 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.



Our members save more

A recent analysis from America's Credit Unions, our national trade association, found that Energize members saved **\$389,794** in 2025 compared to Oklahoma bank customers, due to better rates and fewer fees. Check out the numbers!

Loan rate vs. banks	+\$205,786
Deposit yield vs. banks	+\$126,948
Lower fees	+\$57,060
Total	+\$389,794

As a member-owned financial institution, helping you keep more of your money is what we're all about. Thank you for trusting Energize Credit Union!

Don't let outdated insurance cost you

Insurance is easy to overlook until something goes wrong. Even small premium increases across multiple policies can quietly add up over time without adding extra benefits. Take a few minutes to review your coverage, and ask yourself:

- Has anything changed recently, like a move, new vehicle, marriage or change in income?
- Do you know your deductibles, and could you afford them if needed tomorrow?
- Are you clear on what your policies cover and what they don't?
- Could you be paying for overlapping or duplicate coverage?

A quick review can help you avoid coverage gaps, unexpected costs and paying for protection you may not need. Our partner GreenPath Financial Wellness offers free financial counseling to help you understand how insurance costs fit into your budget and financial goals. **We also partner with MemberHaven Insurance Agency to offer a variety of insurance options.*** Learn more by scanning the QR codes!

*MemberHaven LLC is a wholly-owned subsidiary of CU Service Centers, Inc., a credit union service organization owned by 17 Oklahoma-based credit unions. The insurance products offered by MemberHaven are not offered by, guaranteed by our obligations of Energize Credit Union. The insurance products offered by MemberHaven are not guaranteed by the National Credit Union Share Insurance Fund (NCUSIF). Energize Credit Union endorses the services of MemberHaven. Energize Credit Union is not an insurance agency or insurance company; nor is it licensed to sell, solicit, or negotiate insurance products or to provide advice regarding insurance products offered by MemberHaven.



GreenPath Financial Wellness



MemberHaven Insurance Agency



The parking meter, shopping cart and first radio station west of the Mississippi River were all created in Oklahoma.

OUT & ABOUT

We've enjoyed connecting with members and cooperative partners at events across our communities this season. We're proud to support the people and organizations who help keep our cooperative spirit strong.

Your next visit to the ATM could make you a winner!

Our ATM partner TransFund and OnCue Express are once again presenting the ATM Summer Sweepstakes. From June 1 through Aug. 31, Energize Credit Union debit cardholders have a chance to **win a \$500 OnCue gift card** each week!*

To enter, simply use your card to complete a cash withdrawal at any of the TransFund ATMs located inside the Oklahoma



OnCue stores on or between June 1, 2026, and Aug. 31, 2026. One winner will be awarded each week!

* Visit OnCue.com/TransFundSweepstakes for official rules and details.

Holiday closings

Independence Day Friday, July 3 (observed)

Labor Day Monday, Sept. 7



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A



B



C



D



E



F



G



- A: Verdigris Valley Electric Cooperative – March 24
- B: Credit Union Day at Oklahoma State Capitol – April 1
- C: OEC Employee Leadership Group – April 8
- D: OAEC annual meeting – April 13
- E: KAMO Power – April 30
- F: Oklahoma Electric Cooperative – May 1
- G: OAEC Energy Camp – May 27