

Energy One Federal Credit Union Implements AI-Powered Calculators from Appli for Better Digital Member Experience

Tulsa credit union to launch six Appli calculators alongside new website to better educate and serve members

TULSA, OK, UNITED STATES, February 12, 2026 /EINPresswire.com/ -- Appli, a provider of AI-powered financial calculators for credit unions and community banks, announced today that Energy One Federal Credit Union has chosen Appli's AI-powered calculator platform to improve the digital lending and savings experience for its members across Oklahoma and beyond.



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Seth Phillips, Director of Marketing, Energy One Federal Credit Union

Founded in 1935, Energy One FCU will launch Appli's calculators on February 15 as part of its new website rollout. The credit union will roll out six calculators initially: auto loans, home equity lines of credit, mortgages, money market accounts, share certificates, and a savings goal calculator.

"The calculators provide us with far more data than traditional website tools, which helps us better understand our members and communicate with them in the ways they prefer," said Seth Phillips, Director of Marketing at Energy One FCU. "When we update our rates on the website, the calculators update automatically – there's no separate maintenance required. That ease of use was a

significant selling point for us."

The credit union, which has served its community for nearly 90 years, views the implementation as an extension of its commitment to member education – one of the organization's core pillars.

"The calculators don't just tell members whether they qualify for a loan," Phillips continued. "They explain why someone might not qualify and suggest specific steps to improve their situation, like our credit builder loan. Instead of just declining an application, we can show members a path forward. That educational aspect aligns perfectly with who we are as a credit union."

The platform includes detailed information buttons that explain lending terms in plain language, making financial concepts accessible to members who may be new to borrowing or building credit. Energy One FCU staff have already begun using the calculators internally, walking members through the tools during branch conversations.

"We take a softer approach to sales," Phillips added. "We're not an in-your-face organization, and the calculators match that philosophy. They're educational and member-centric, not bogged down in industry jargon. They help us meet members where they are financially and show them what's possible."

The credit union plans to track how members use the calculators to identify opportunities for improvement and targeted outreach. The platform's analytics dashboard provides straightforward data that helps Energy One FCU understand member behavior throughout the lending journey.

"Energy One Federal Credit Union represents exactly the kind of member-focused institution we built Appli for," said Tim Pranger, CEO of Appli. "Their commitment to member education and their approach to helping people improve their financial situations – not just qualifying those who are already there – reflects the values we want to support through our technology."

For more information about Appli and its smart financial calculator for credit unions, visit www.hiappli.com.

About Appli

Appli, founded in 2024 by POPI/o co-founder Tim Pranger, provides AI-powered financial calculators that help lenders and member service representatives create personalized, engaging shopping experiences for financial products. By combining real-time analysis with generative AI, Appli's tools boost customer confidence and increase conversion rates for financial institutions.

About Energy One Federal Credit Union

Founded in 1935, Energy One Federal Credit Union is committed to providing outstanding service to its members by utilizing engaged employees dedicated to improving members' financial successes through competitive and innovative products and services. Energy One employs an expert staff with many years of experience who take the time to listen to members'

needs and provide them with solid financial solutions. While Energy One maintains a "small town bank" atmosphere, the credit union offers all the modern conveniences of online banking and automated services. For more information, visit energyone.org.

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