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CONTACT: Renée Allen, Vice President of Marketing and Communications  
(800) 648-8035, ext. 29355  
reenea@blueoxcu.org

**Bi-County PTC Federal Credit Union and BlueOx Credit Union to Merge**

BATTLE CREEK, MI (October 4, 2019) – A merger between Bi-County PTC Federal Credit Union (BCPTCFCU) and BlueOx Credit Union is moving forward after ratification by members of BCPTCFCU on September 26, 2019. The merger will bring \$8.5 million in assets and 1,422 members into BlueOx Credit Union. Pending final regulatory approval, the merger is effective January 1, 2020, with the following months serving as a transition period, as accounts are converted to the BlueOx system by May 16, 2020.

“Bi-County PTC chose BlueOx as a merger partner for a number of reasons, including their strong financial position and commitment to members, employees and communities,” BCPTCFCU Manager/CEO, Jennifer Nelson said. “BlueOx Credit Union offers additional services and good value to our members. We see it as a very positive arrangement.”

“Smaller credit unions are increasingly challenged by regulation and other operational factors,” noted BlueOx Credit Union President/CEO Fran Godfrey. “This merger recognizes we are better together when we align two strong, local organizations to provide tremendous value and strength to everyone.”

Representing \$183 million in assets, BlueOx Credit Union is a state-chartered, federally insured credit union, with membership open to individuals within seventeen counties in lower Michigan.

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