

# You can Trust your Credit Union!

## A message from the Board of Directors

Dear Valued Members,

We are proud to be your trusted financial partner and we want you to know that we're in this together — not just the health crisis, but all that is to come in the weeks and months ahead. Just like you, we're members of BlueOx Credit Union. We're rate-watchers, homeowners, borrowers, savers and electronic banking users. We know our products and services because we use them, just like you.

**Making a difference.** Our mission – to provide quality financial services that will improve and make a difference in the lives of our members, employees and communities – is what drives us to do everything possible to assist our members every day. Driven by our dedication to the credit union movement and by our philosophy of “people helping people,” we aim to elevate human potential and financial success. Every day, we are demanding a better future for ourselves, our members and our communities.

**A legacy of trust, strength and courage.** The BlueOx name is a nod to the Midwestern folklore tales of Paul Bunyan and Babe. Their character traits strongly mirror those of our members, our Credit Union, our local communities and the State of Michigan. Oxen are known for their hard-work, strength and perseverance. They are sure-footed and powerful. They reflect the values of strength and loyalty, also represented by the Credit Union and our membership. The BlueOx brand signifies the promise to offer trust, strength, loyalty and superior service to our members.

**Financial soundness and assistance.** We're also leaders who are trusted to make decisions in the best interest of our Credit Union. Our strong capital position and disciplined mindset means we're able to weather a crisis and still provide you with the financial services you need most today, including [short-term, low-interest loans](#); [skip-a-payments](#); assistance with existing loans and free financial guidance from our partners at [GreenPath Financial Wellness](#).

**Better together.** We are making every effort to accommodate your individual, unique needs. As a financial cooperative, we all have an important role in ensuring the Credit Union's success. The most important thing our members can do is continue utilizing our time and money saving products and services. The value of a cooperative is demonstrated most in times like these: rallying together, making adjustments when needed and helping our neighbors.

**You're important to us.** Although we've limited in-person services, our experts are still available to assist you. We highly encourage you to utilize our 24/7/365 convenient, easy, safe and secure [digital banking](#) options, including [online banking](#), [mobile app](#), [mobile deposit](#) and [phone banking](#), where you can check balances, transfer money, pay bills, make loan payments, apply for a loan, deposit checks, manage cards and much more. For first-time [online banking enrollment](#), please use your member number and social security number. As always, you can access your account by [ATM or Night Deposit Box](#) and our Contact Center is available to serve your financial needs at **(800) 648-8035**, Monday through Friday from 9 a.m. to 5 p.m. by [telephone, text or live chat](#).

**A passion for our members unites us.** At BlueOx, we use the power of teamwork to deliver excellence. We are a team that is empowered, diverse and inclusive. We see a world where every member and employee is a unique individual—not just a number. The email messages and social reviews our members have sent these last few weeks are the real testament. Please join us in extending our thanks to the BlueOx team during your next interaction. It's their pleasure to serve you during these challenging times and beyond.

On behalf of our Board of Directors, thank you for your membership and continued trust in BlueOx Credit Union. Your Credit Union is strong. Your savings are safe. We will get through this together...we always do! **#TrustYourCreditUnion**

Please be well and thank you for your valued membership!

Jeffrey Stanton  
Chairman of the Board  
BlueOx Credit Union

Fran Godfrey  
CEO  
BlueOx Credit Union