

Are you looking for your
**stimulus
check?**

Go to:

irs.gov/coronavirus/get-my-payment

Dear Valued Member,

With a third round of stimulus payments coming soon, we are sharing important information about timing and amounts; as well as our 24/7/365 Digital Banking solutions to check for Direct Deposits, inquire about balances and make transfers; and options for everything you need for a spectacular spring season!

Important Information Regarding Stimulus Payments

The Biden Administration's \$1.9 trillion COVID-19 Economic Relief Package passed on March 11, allowing for **\$1,400 payments per individual, or \$2,800 for married couples**. An additional \$1,400 will be added for each household dependent. To be eligible for the full \$1,400, individuals must have an adjusted gross income (AGI) below \$75,000. Married couples filing jointly must have an AGI under \$150,000 to receive the entire \$2,800. Both numbers are based on 2019 or 2020 income, depending on when you file your 2020 tax return. People with Direct Deposit could begin receiving payments into their accounts **as early as March 13**, with additional waves of payments in the following weeks. Check the status of your payment by visiting [IRS.gov](https://irs.gov). Please note that as of March 12 at 4 p.m. this tool has not been activated for the third stimulus payment but is expected to be active soon.

To find out if your payment is pending in your account, log in to the BlueOx [Mobile App](#) or [Online Banking](#), click on "My Accounts" and "ACH Transactions." If you do not have any pending transactions, "ACH Transactions" will not appear. Remember, if you don't see your deposit on one day, please wait until the next day to check again. Better yet – sign up for eAlerts and we will notify you when your deposit has been made. Read more below to get connected to additional Digital Banking solutions, learn about branch lobby reopening and a new enhanced service experience coming

soon, as well as everything you need to get a jump start on the spring season from BlueOx!

eAlerts



eAlerts
**Easily track
your finances.**



BlueOXcu.org

Are you wondering when your third stimulus payment will be direct deposited into your BlueOx Credit Union account? Sign up for our free ACH Deposit eAlerts via Online Banking. Watch our [“how-to” video](#) to learn how to subscribe today. This will allow you to receive a notice by email, text message or Online Banking message center, that you have received an automatic direct deposit into your account. No need to make a call, stop by or even log into Online Banking to find out when your funds have been deposited. [eAlerts](#) are a simple way to keep track of your finances and you can also set up alerts to notify you:

1. When an automatic payment has been withdrawn from your account
2. About account balances (above or below a certain amount)
3. When your loan payments are coming due

[Learn More](#)

Mobile Deposit



**Mobile
Deposit**

Depositing checks
is now as simple as
taking a selfie!



BlueOXcu.org

If, by chance, you are receiving a paper check stimulus payment, you can easily and securely deposit this check or any other paper check with our free [Mobile Deposit](#) service within our [Mobile Banking App](#), without ever having to visit a branch. Simply download the BlueOx Credit Union app from the [App Store](#) or [Google Play](#). In the app you'll select "Move Money" from the main menu, then "Deposit Check" and register as a new user. Once you are approved you will be notified via email and you can start using it immediately.

[Learn More](#)

Early Direct Deposit - *Get Paid Sooner*



Start getting your paycheck before payday with [Early Direct Deposit](#). When you see your electronic transaction pending within [Online Banking](#) or our [Mobile App](#), simply click “post now” to request your paycheck early and receive your funds into your BlueOx account immediately.¹ You may also make this request with any BlueOx Advisor at (800) 648-8035.

[Learn More](#)

Coming Soon - Branch Lobby Reopening and an Exciting, New, Enhanced Service Experience



We are pleased to announce that BlueOx Credit Union is now moving into the second phase of our lobby reopening plans. The second phase begins with the reopening of our Sterling Heights Branch on **March 15*** and Albion Branch on **March 22*** in accordance to federal, state and local government guidelines and recommendations.

As a reminder, the first phase began with the reopening of our Battle Creek and Portage Branches on **March 1** and Jackson Branch on **March 3**. Please check your email or visit: BlueOXcu.org/news-and-events, to stay up-to-date with our reopening plans.

We are also excited to unveil a new, enhanced service experience coming **June 1.*** As part of our on-going commitment to enhancing the member experience, as well as providing additional choices that fit your lifestyle, BlueOx Credit Union is excited to announce a new, easy-to-use banking technology coming early this summer, beginning with our Battle Creek Branch. Interactive Teller Machines (ITMs) or iTellers are innovative and interactive “I do my own banking” ATM machines with a personal touch. They provide face-to-face assistance from a knowledgeable iTeller specialist using live video chat technology – all the convenience of an ATM with the personal service of a live teller PLUS more convenience and functionality! Picture an ATM that comes to life, much like Skype, FaceTime or Zoom.

*Dates are tentative and subject to change.

[Learn More](#)

With spring just around the corner and another stimulus payment coming soon, spring into action with BlueOx for everything you need for a spectacular spring season!

Camper, RV, Boat and 5th Wheel Loans



RV and Boat Loans

From the open road to the open water, make the most of your free time!



BlueOXcu.org

Spring into family fun with a new camper, RV or boat loan with rates as low as **3.99%APR²** up to 84 months and no payments for 90 days! From the open road to the open water, BlueOx has you covered.

[Get It](#)

Motorcycle and Auto Loans

Auto Loans

Drive home some serious savings.



BlueOxcu.org

Drive home some serious spring savings with a new motorcycle or vehicle loan from BlueOx! With rates as low as **3.69% APR³** up to 60 months and no payments for 90 days, you'll get a head start on spring and on the road to adventure! Plus, if we can't meet or beat your rate, we'll pay you \$100! Get pre-approved and shop for your new ride through our partner dealer network inventory today!

[Shop and Apply Online](#)

Home and Construction Loans

Home Loans

Go ahead, start planning.
We'll take care of the rest.



Spring is the perfect time to build, buy or refi! Take advantage of historically low rates and get pre-approved today for a BlueOx Mortgage or Construction Loan! Our trusted advisors treat you like a neighbor and offer fast, local lending decisions; low closing costs and flexible terms; as well as free, quick and easy pre-approvals.

[Learn More](#)

Credit Cards for Vacation and Everyday Use



Credit Cards for Everyday Use

- Earn more rewards
- Build positive credit history
- Manage fraud better

 **BlueOXcu.org**

Celebrate spring fever with a BlueOx Visa® Platinum Rewards Credit Card! Get yours in time for spring break and then take advantage of all the perks when you use it for everyday purchases. Credit cards are powerful financial tools that allow us to pay for expenses that we need without having to carry around cash. They also make it less stressful to pay for emergency expenses, allow us to maximize rewards, help build positive credit history and so much more!

[Learn More and Get It](#)

Connect With Us



Download Our Mobile App





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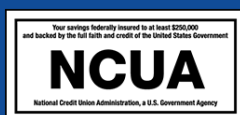
Routing Number: 272476776

[Privacy Notice and Disclosures](#)

¹\$10 fee per ACH transaction. Not applicable for Social Security ACH deposits. No Checking Account required. Direct Deposit and earlier availability of funds are subject to the timing of payer's funding. Requests per each Direct Deposit may be made within Online Banking or by contacting the Credit Union.

²APR=Annual Percentage Rate. Subject to credit approval and other conditions. Rates shown are meant to serve as examples not as an offer. For details, contact us at (800) 648-8035. Rates are subject to change without prior notification. Payment Example: \$20,000 at 3.99% for 60 months equals \$368.28 per month. 84-month financing requires a minimum loan amount of \$5,000. 85-120-months financing requires a minimum loan amount of \$35,000. >120 months financing requires a minimum loan amount of \$50,000. 90-day offer is only valid on new money financed with BlueOx Credit Union. Interest will continue to accrue if no payment is made.

³APR=Annual Percentage Rate. Subject to credit approval and other conditions. Rates shown are meant to serve as examples not as an offer. For details, contact us at (800) 648-8035. Rates are subject to change without prior notification. Payment Example: \$20,000 at 1.99% APR for 60 months equals \$350.49 per month. 60-month financing requires a minimum loan amount of \$5,000. 61-72-month financing requires a minimum loan amount of \$15,000. 73-84-month financing requires a minimum loan amount of \$20,000. 90-day offer is only valid on new money financed with BlueOx Credit Union. Interest will continue to accrue if no payment is made. BlueOx Credit Union will beat your current rate by at least .25% APR (down to our floor rate of 1.99% APR) or we will deposit \$100 into your BlueOx Savings Account. Subject to credit approval. Other rates and terms available. Offer not valid on loans currently financed with BlueOx Credit Union. Current rate must be greater than 1.99% APR. Proof of current rate is required. Must open a BlueOx Credit Union Checking Account.



Federally Insured by NCUA
Equal Housing Opportunity

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