

## CORONAVIRUS UPDATE – Important Member Announcement

Dear Valued Member,

As your solid financial partner, the well-being and safety of our members, employees and communities are our highest priorities, and will be at the heart of every decision we make during this challenging time. We continue to closely monitor the COVID-19 public health situation and are providing this important update regarding changes we are implementing based on the latest guidance and best practices from the Center for Disease Control Prevention (CDC) and World Health Organization (WHO).

### **Member Service**

**Effective Wednesday, March 18, we are temporarily shifting how we serve you. BlueOx Credit Union will remain open by drive-thru only during normal business hours in Albion, Battle Creek, Coldwater, Jackson and Sterling Heights. Please note that our lobbies will be accessible by appointment only for critical needs that cannot be served electronically.**

As always, you can access your account by [ATM, Night Deposit Box or Shared Branching](#) 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](#). 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.

### **Making a Difference**

If you or your family have been financially affected by recent events stemming from COVID-19, we are here to help. We understand that the scope of impact may include areas outside of your control and our team members are ready to provide guidance and explore options that may help ease the financial impact of an unexpected income disruption. Apply for an [Emergency Relief Loan](#), [Skip-a-Payment](#) on a current loan and explore [GreenPath Financial Wellness](#) for free financial counseling and debt management plans.

### **Our Financial Soundness**

Rest assured that your money is safe at BlueOx and we are well-positioned to serve you. Your deposits are insured through the National Credit Union Administration (NCUA), which means you can keep your funds here with full confidence that it will always be here when you need it.

### **Protect Yourself**

We'd also like to remind you to be cautious of online fraudsters as they often take advantage of people in times of uncertainty. As our valued member, we want to provide you with information and helpful [security tips](#) that you can use to protect your personal information. Use only reputable sources when searching for information about coronavirus, be aware of phishing emails and never click unknown attachments or links and be cautious of emails and phone calls offering unexpected information or asking for personal information.

### **People Helping People**

Helping others can bring a lot of peace and joy to our hearts in an unsettling time. Here are a few ideas to give back in your community:

- Help support families whose children normally receive meals at school via [Blessings in a Backpack](#).
- Help local small businesses like restaurants, salons and other shops by buying gift cards online to use later.
- Reach out to neighbors, friends and family to see if anyone needs assistance. Offer to buy groceries for your senior neighbors or family members.
- If you have friends who still need to work and they have children who are out of school, offer to take care of them one day while schools are closed (if your household is healthy).
- Make a donation to your local [Meals on Wheels](#). They serve meals to seniors, which is a vulnerable and at-risk population.

### **Resources**

- [Center for Disease Control and Prevention](#) (CDC)
- [World Health Organization](#) (WHO)
- [State of Michigan](#) Coronavirus

Thank you for your flexibility and patience during this challenging time as we respond to the latest COVID-19 updates and provide creative and diverse solutions to serve your financial needs. We will continue to closely monitor the situation and keep our members informed of any further updates via [BlueOXcu.org](#), email and social media. We apologize for any inconvenience as we continue efforts to protect the health and wellness of our members, employees and communities.

Please be well and thank you for your valued membership!

Fran Godfrey  
CEO