

## CORONAVIRUS UPDATE – Important Member Announcement

Dear Valued Member,

As your solid and trusted financial partner, the well-being and safety of our members, employees and communities are our highest priorities, and will continue to be at the heart of every decision we make during this challenging time. In response to the March 23 announcement of Governor Whitmer’s “stay-at-home” Executive Order for residents in the state of Michigan, we are providing this important update to assure you that BlueOx Credit Union is considered an essential service during this crisis – we are here for you and your money is safe.

### **Member Service**

**BlueOx Credit Union remains open to serve you with critical infrastructure employees by drive-thru only during normal business hours in Albion, Battle Creek, Coldwater, Jackson and Sterling Heights. ATM and Night Deposit Box service is available at all branch locations, including Portage and Warren. Please note that our lobbies will be accessible by appointment only for critical needs that cannot be served electronically.**

Due to social distancing orders, 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, 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](#).

### **Financial Relief Assistance**

If you find yourself experiencing financial hardship due to the impacts of the coronavirus, please know that we are in this together and BlueOx is here to help. We understand that each member’s situation is unique, so we have numerous options that you can choose from 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, opt for [90-Day No Pay on new and refinanced Auto and Motorcycle Loans](#) 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 up to \$250,000 by the National Credit Union Administration (NCUA), an agency of the Federal Government, which means there is no safer place for your money.

### **Social Distancing Practices**

We continue to take measures as recommended by the Center for Disease Control Prevention (CDC) to protect our employees and members. We have restricted the number of staff present on premises to no

more than is strictly necessary to perform critical infrastructure functions and are promoting remote work to the fullest extent possible. We have increased standards of facility cleaning and disinfection to limit exposure to COVID-19, as well as adopted protocols to clean and disinfect in the event of a positive COVID-19 case. **At this time, we have no known positive employee cases of COVID-19 at BlueOx Credit Union.**

### **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](#) from the Federal Trade Commission (FTC) and World Health Organization (WHO) that you can use to protect your personal information.

### **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 adapt and 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. We will get through this together...we always do!

Please be well and thank you for your valued membership!

Fran Godfrey  
CEO