

CORONAVIRUS UPDATE – Important Member Announcement

Dear Valued Member,

To help prevent the spread of COVID-19, the state of Michigan ordered residents to remain at home and temporarily suspend in-person operations that are not necessary to sustain or protect life beginning March 24, 2020.

Member Service

BlueOx Credit Union is considered an essential service and will remain open to serve you. In an effort to protect our members, staff and communities, effective **April 11, 2020**, our drive-thrus will be open to serve you Monday through Thursday, 9 a.m. to 5 p.m. and Friday, 9 a.m. to 5:30 p.m. 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 drive-thrus will temporarily be closed on Saturdays and lobbies will be accessible by appointment only Monday – Friday 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 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](#).

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. For more information, visit [COVID-19 Financial Relief Assistance](#).

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