

BlueOx is Still Here for You!

Trust Your Credit Union

CORONA VIRUS AND MERGER UPDATE – Important Member Announcements

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 recent extension to **May 28** of Governor Whitmer's stay-at-home Executive Order for residents in the state of Michigan, as well as the upcoming final process of the merger between BlueOx Credit Union and Bi-County PTC Federal Credit Union, we are providing this important update to assure you that BlueOx Credit Union is still here for you and your money is safe.

Welcome Bi-County PTC Federal Credit Union

Due to the final merger process between BlueOx and Bi-County PTCFCU, Online/Mobile/Phone Banking, Bill Pay and Shared Branching Services will be unavailable Saturday afternoon through Saturday evening, **May 16**. Lower limits will be available for point-of-sale and signature-based Debit Card transactions Saturday morning, **May 16** through Sunday morning, **May 17**. Please visit one of our surcharge-free ATMs for access to funds and be sure to have extra cash on hand or use your BlueOx Credit Card for your needs. We apologize for any inconvenience.

Member Service

BlueOx Credit Union is considered an essential service and will remain open to serve you. Our drive-thrus remain open 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. **Beginning May 11, our Portage ATM will now accept deposits.** 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 continue to 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](#).

NEW! Early Direct Deposit Service – Get Paid Sooner!

Start getting your paycheck before payday with Early Direct Deposit.

- When your Direct Deposit is pending in Online Banking, simply request your paycheck early with A BlueOx advisor
- Convenience for paying bills sooner or to have funds on hand for that special purchase or event
- Free with eXclusive Checking

Learn more at blueoxcu.org/direct-deposit or contact an advisor today!

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.

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!

Fran Godfrey
CEO