



BlueOXBrief.

MEMBER NEWSLETTER | January 2020

Better Together.



BlueOx Credit Union warmly welcomes members of Bi-County PTC Federal Credit Union (BCPTFCU) into our Credit Union family! BCPTFCU members voted to merge with BlueOx on September 26, 2019 for an effective date of January 1, 2020.

For the next several months, our staff will be working behind the scenes to transition accounts, which will conclude in a May 16 conversion. In the interim, BCPTFCU members will still be able to access accounts

online via the Bi-County login on the BlueOx website homepage at [BlueOXcu.org](https://www.BlueOXcu.org) in the "News and Events" section. Also find all the information you need to know along the way!

We look forward to growing better together as we unite BlueOx Credit Union and Bi-County PTC Federal Credit Union!



POCKET A GREAT RATE!



AS LOW AS
1.99% APR*
on purchases

0% APR* for 12 months on balance transfers!

BlueOx VISA® Platinum Rewards Credit Card!

You'll enjoy

- No annual fee
- ScoreCard Rewards
 - Earn one point for every dollar spent
- 25-day grace period (*purchases only*)
- Card controls security
- State-of-the-art microchip technology
- Mobile Wallet
 - Apple, Google and Samsung Pay
- Zero liability protection

Limited time offer!

Apply online at [BlueOXcu.org](https://www.BlueOXcu.org) today!

*APR=Annual Percentage Rate. Special introductory balance transfer and purchase rate offers valid on new BlueOx VISA® Credit Cards opened 10/1/19 to 3/31/20. After the 12-month introductory period, the rate is the same as the non-introductory purchase rate. There are no balance transfer or cash advance fees. All rates are variable, based on Prime Rate. Actual APR based on credit history. Subject to credit approval. Rates are subject to change without notice.



[BlueOXcu.org](https://www.BlueOXcu.org)
(800) 648-8035



Albion
200 W. Cass Street
Albion, MI 49224

Battle Creek
115 Riverside Drive
Battle Creek, MI 49015

Coldwater
415 N. Willowbrook Road
Coldwater, MI 49036

Jackson
408 E. Ganson Street
Jackson, MI 49201

Portage
3070 W. Centre Avenue
Portage, MI 49024

Sterling Heights
8045 Constitution Boulevard
Sterling Heights, MI 48313

Warren (586) 754-4214
21511 Van Dyke Avenue
Warren, MI 48089

Mailing Address:
P.O. Box 1160
Battle Creek, MI 49016

exclusive CHECKING

Free checking that pays high dividends and offers ScoreCard Rewards on Debit Card purchases – PLUS so much more!



- Free MasterCard® Debit Card featuring ScoreCard Rewards* and Mobile Wallet
- 3% APY¹ on balances up to \$7,500 – dividends credited monthly
- Earn high yields to maximize liquidity and return
- Mobile Friendly – Free Mobile, Online and Text Banking
- Free Mobile App with biometric technology and enhanced security
- Free Bill Pay and Mobile Deposit
- 24-hour access to more than 30,000 CO-OP Network, Alliance One and SUM surcharge-free ATMs nationwide
- Access to more than 5,000 CO-OP Network and Xtend Shared Branch locations nationwide
- Overdraft Privilege[‡] available
- Paperless, eco-friendly checking: Free online eStatements and no checks[§]
- Unlimited deposits and withdrawals
- No monthly fee or minimum balance requirements
- No restrictions or hidden charges
- IDProtect available
- Live help and World Class Service – Text to Connect at (800) 648-8035 during normal business hours

apply today!

Stop by any of our branches or call a Member Service Advisor at (800) 648-8035.

*One point earned for every \$3 spent. Redeem for merchandise, travel and experience rewards. Can be combined with points from your personal BlueOx Credit Card and other BlueOx household Debit and Credit Cards that you are joint on, to maximize points earned.
¹APY=Annual Percentage Yield.
[‡]\$32.00 Overdraft Privilege fee applies for each NSF item paid.
[§]Paper statements and checks are not available with this checking account.



84th Annual Meeting and Board Nominations



Saturday, April 18, 2020 • 3 p.m. 11177 E. Michigan Ave. • Battle Creek

Board of Director Nominations

The Nominating Committee of BlueOx Credit Union is submitting the following candidates for election to the Board of Directors at the Annual Meeting: **Donald Hicks** and **Albert Mumford** (three-year terms).

If you are interested in receiving information regarding nomination, please contact Fran Godfrey at (269) 660-1324. *Candidate nominations must be submitted before January 31, 2020.*



SKIP-A-PAYMENT

Need a little help recovering from your holiday spending? Why not skip-a-payment on your BlueOx loan?

Learn more at BlueOXcu.org.

New Branch Hours Effective February 1, 2020

Albion, Battle Creek, Coldwater, Jackson and Sterling Heights

Lobby

Monday - Friday9 a.m. to 5 p.m.
 SaturdayCLOSED

Drive-Thru

Monday - Thursday9 a.m. to 5 p.m.
 Friday.....9 a.m. to 5:30 p.m.
 Saturday.....9 a.m. to Noon

Portage

Lobby

Monday - Friday9 a.m. to 5 p.m.
 SaturdayCLOSED

Warren

Lobby

Monday - Thursday10 a.m. to 5 p.m.
 Friday.....10 a.m. to 6 p.m.
 Saturday.....CLOSED



Holiday Closing



Presidents' Day – Monday, February 17, 2020
 All BlueOx offices will be closed.

Audio 24-Hour Phone Access
 (269) 965-3117 • (800) 610-7830

Routing & Transit Number:
 272476776

PARA ESPAÑOL
 (269) 660-1349 • (269) 660-1337

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