











iTellers - A New, Enhanced Service Experience!



Getting to Know the BlueOx iTellers

As part of our on-going commitment to enhancing the member experience, as well as providing additional choices that fit your lifestyle, BlueOx Credit Union is excited to announce a new, easy-to-use banking technology, beginning with our Battle Creek Branch lobby and drive-thru, and now available for your convenience! Interactive Teller Machines (ITMs) or iTellers are innovative and interactive "I do my own banking" ATM machines with a personal touch. They provide face-to-face assistance from a knowledgeable iTeller specialist using live video chat technology — all the convenience of an ATM with the personal service of a live teller PLUS more convenience and functionality! Picture an ATM that comes to life, much like Skype, FaceTime or Zoom.

- Quick, easy transactions No deposit slips or payment coupons needed
- Private, personal live assistance Touch the screen and speak with a BlueOx iTeller specialist
- More functionality Take care of more business beyond standard ATM transactions
- Social distancing There's no person-to-person contact as it's all done completely digitally through video, which allows you to stay safe
- Simple to use The ease of an ATM with personalized service and hospitality
- Security A safe and secure way to do your banking
- Drive or walk-up convenience
- Check images on receipts

For your knowledge, education and convenience, we have prepared a comprehensive list of frequently asked questions regarding our new iTellers. Click below to learn more.

Frequently Asked Questions

IDProtect® Plus



Identity theft is a crime in which an imposter gains access to another's personal information, such as Social Security Number, credit card numbers or medical insurance information and uses this information for personal gain. Defend your family, identity and credit with IDProtect® Plus!

What IDProtect® Plus Offers

- Comprehensive Identity Theft Resolution Services
- Identity Monitoring
- Single Bureau Credit Reports and Scores
- Debit and Credit Card Registration
- \$10,000 Accidental Death and Dismemberment Insurance

And so much more! Click the link below to learn more.

Learn More

Home Loans - Take Advantage of Historically Low Rates!



Make your dreams of building, purchasing or refinancing your home a reality with historically low mortgage loan rates and flexible terms to match your lifestyle!

Guaranteed Low Mortgage Rates

We will match your rate or give you \$300 off closing costs.*

Closings In 30 Days or Less

If we do not close in 30 days or less, you will receive \$200 off closing costs.*

Earn a \$50 Gift Card Upon Closing

Get pre-approved today! Call (269) 660-1310 or apply online!

Learn More

Auto Loans



Drive home some serious savings! Get better performance out of your budget and more miles out of your money when you finance a new or used vehicle at BlueOx Credit Union or refinance an existing vehicle loan from another financial institution.

Learn More

85th Anniversary Celebration Giveaway



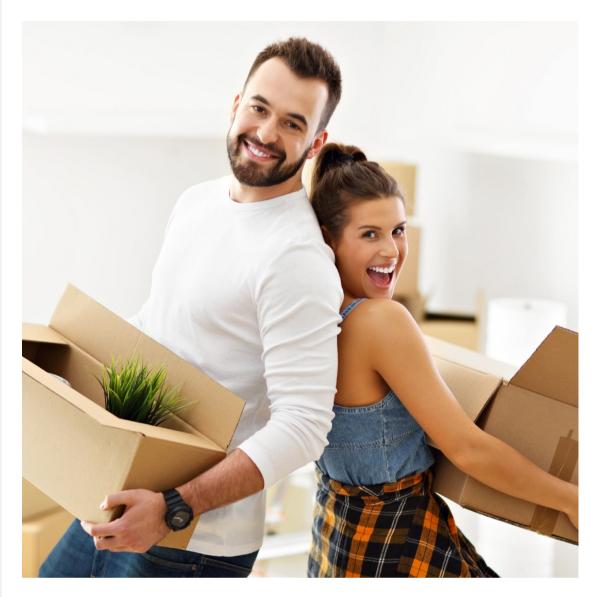
In honor of BlueOx Credit Union's 85th Anniversary, we are looking back at our history and giving back to our member-owners! Join us on Facebook, Twitter and Instagram on the last Thursday of each month from March through December for "Throw Back Thursdays." Learn more about our Credit Union's legacy and see how far we've come from 1936 to 2021. We are also celebrating by giving away \$85 BlueOx Visa® Gift Cards to 10 lucky winners.

**See official rules and enter to win below. Thank you for

trusting BlueOx for your financial needs. We appreciate your loyalty and your business!

Enter to Win

Five Things Every First-Time Home Buyer Should Know



Buying a house is an exciting event, but if you are a first-time home buyer this is uncharted territory for you! Before you jump in headfirst, read our newest blog to learn about five other important things every first-time home buyer needs to know.

Read Blog

Jet Ski, Golf Cart, UTV and ATV Loans



Get outside and have some fun in a new ATV, four-wheeler, golf cart or jet ski with rates as low as 3.99% APR‡ up to 48 months and no payments for 90 days! Celebrate spring savings and jump start your outdoor experience today!

Apply Today

Pay It Forward



Make it a spectacular summer for someone in need by making an in-kind donation to the National Kidney Foundation of Michigan! From now until June 30, 2021, BlueOx will match every donation made up to \$2,500!

Connect With Us











Download Our Mobile App







Contact Us | Apply for a Loan | BlueOx Blog | View Online

BlueOXcu.org

Routing Number: 272476776

<u>Privacy Notice and Disclosures</u>

*Our Low-Rate Guarantee: BlueOx Credit Union Credit Union will match legitimate competitor offers up to .25% APR below current posted rates or credit the borrower \$300 off closing costs. Proof of current rate is required. Must open a BlueOx Credit Union Checking Account. Subject to credit approval. Other rates and terms available. Offer not valid on loans currently financed with BlueOx Credit Union. Our low-rate guarantee and 30-day closing offers cannot be combined with any other offers. Closings in 30 days or less valid on purchase transactions only. Rate Savings Example: \$62,215 savings is based on the example of an outstanding balance of \$150,000 on a 30 year mortgage, from a rate of 5.00% APR down to 3.00% APR. APR=Annual Percentage Rate. Rates subject to change without notice.

[†]Limited time offer. Must complete online entry form to be entered to win an \$85 BlueOx Credit Union Visa® Gift Card monthly prize. Winners will be randomly selected from among all eligible members in the contest. Actual odds of winning are based upon the number of eligible entries received. The Promotional Entry Period begins March 1, 2021 at 12:01 a.m. ET and ends on December 31, 2021 at 11:59 p.m. ET. There will be 10 winners, one per month, to receive the prize of an \$85 Visa® Gift Card. One winner will be randomly selected and notified on or around the second Friday of the following month, from April 9, 2021 to January 14, 2022 from the amassed entries from the previous month. Limited one entry per person per month. BlueOx Credit Union reserves the right to discontinue promotion at any time. See BlueOXcu.org/85th-anniversary-celebration-giveaway-official-rules for Official Rules.

‡APR=Annual Percentage Rate.





Federally Insured by NCUA Equal Housing Opportunity

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