

# BlueOX Brief.

Member eNewsletter

Dear Valued Member,

Read the latest BlueOX Brief news, offers and more in the **February 2023** Member eNewsletter!

## Holiday Hours



In observance of President's Day, all BlueOx locations will be closed Monday, February 20. We will re-open for normal business on Tuesday, February 21. [BlueOXcu.org](https://www.BlueOXcu.org) and our BlueOx [Mobile App](#) are open all day, every day, for your banking needs.

## 87th Annual Meeting

# Join Us for Our 87th Annual Meeting



[BlueOXcu.org](https://BlueOXcu.org)

Plan to meet with us virtually! Join us via Zoom at 3 p.m. Wednesday, April 26 for a live viewing of our 87th Annual Meeting. Stay tuned to our Annual Meeting web page coming soon in March for all the details.

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

If you are interested in receiving information regarding nomination, please contact Steve Cobb at (269) 660-1341. Candidate nominations must be submitted before January 31, 2023.

## Bright Beginnings - BlueOx Youth Banking



Today's youth are never too young to start learning good financial habits. That's why

BlueOx Credit Union offers a FREE and easy-to-understand youth banking program for ages 0-18, packed with everything your child needs to grow and mature into a successful money manager. Learn more about youth banking and kickstart your child's financial future today!

[Learn More](#)

## Common Cents for Couples: How to Manage Money Together



Finance may not be the most romantic conversation topic, but it's inarguably an important one. A 2021 Fidelity Investments Couples & Money Study found that one in five couples cite money as their greatest relationship challenge and 44% of partners admit to arguing about money occasionally. Building up emergency savings, paying off debt, and saving for milestone events topped the list of concerns keeping partners awake at night.

So, what's the best way to foster financial unity on the home front? Our partners at GreenPath came up with some suggestions we hope you'll find helpful. Read their latest article to learn more!

[Read Article](#)

## Everything You Need to Know About Debt Consolidation



Debt consolidation is the process of using new financing to combine multiple debts into a single monthly payment. If done correctly, this tactic can help you pay off your debt faster and save you money in interest rates fees. Learn everything else there is to know about this financial strategy by checking out our newest blog.

[Read Blog](#)

### Connect With Us



### Download Our Mobile App



[Contact Us](#) | [Apply for a Loan](#) | [BlueOx Blog](#) | [View Online](#)

[BlueOXcu.org](http://BlueOXcu.org)

Routing Number: 272476776  
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\*APY = Annual Percentage Yield. Rates subject to change without prior notification. Fees may reduce earnings. Everyday Savings is a tiered rate savings account. Balances \$100-\$10,000 will earn 2.27% APY, balances \$10,000.01-\$150,000 will earn 2.27% - 3.18% APY. All balances over \$150,000 will earn 0.01% - 3.18% APY. New money is required to open this account, new money is defined as funds not currently on deposit with BlueOx Credit Union. Limited time only offer.



Federally Insured by NCUA  
Equal Housing Opportunity

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