











Dear Valued Member,

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

87th Annual Meeting



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.

Holiday Hours



In observance of Martin Luther King Jr. Day, all BlueOx locations will be closed Monday, January 16. We will re-open for normal business on Tuesday, January 17. <u>BlueOXcu.org</u> and our BlueOx <u>Mobile App</u> are open all day, everyday, for your banking needs.

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!

Everyday Savings Money Market



As inflation continues to rise and times become increasingly difficult, it's important to remember to watch after your financial wellness and savings. Start small and build your savings one day at a time with our Everyday Savings Money Market. Earn 2.27% APY* on balances up to \$10,000 and 3.25% APY* on balances \$10,000 to \$150,000!! All balances over \$150,000 will earn 0.01% APY* A minimum of \$100 in new money is required to open the account. Start your journey to savings by opening an Everyday Savings account today!

Learn More

What You Need To Know About Tax Identity Fraud



Ready or not, tax season is here! Unfortunately, this also means it's prime time for tax identity fraud. Nobody wants to become a victim of this heartless crime, so we've provided some helpful tips and information you should keep in mind as you file this year. Read our blog to learn more!

Read Blog

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BlueOXcu.org

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<u>Privacy Notice and Disclosures</u>

*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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