

## BlueOX Brief.

Member eNewsletter

Dear Valued Member,

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

### Giving Tuesday



Join BlueOx Credit Union for [Giving Tuesday](#) in raising funds to support [SOAR Café and Farms](#) in Jackson, Michigan - an incredible organization that provides safe and supportive housing, the opportunity for personal and financial independence, and a strong community of advocates and partners for women survivors of human trafficking, sexual abuse, and trauma.

Our mission at BlueOx Credit Union is to make a positive impact on the lives of our members, employees, and communities. We're accepting donations for Soar Café and Farms from November 1 - November 28. To make a contribution, click the link below.

[Donate Now](#)

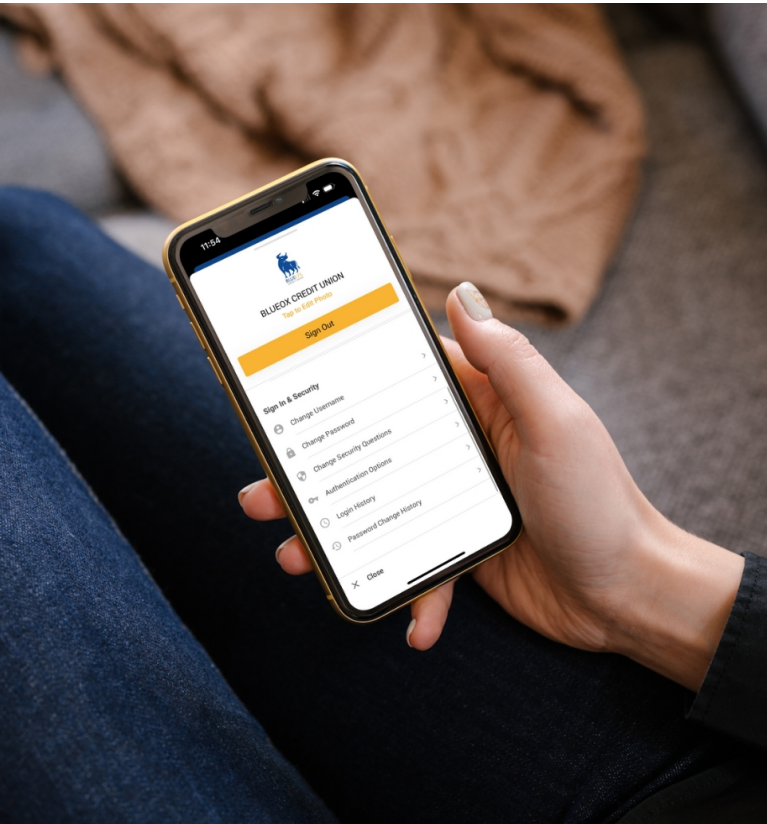
### Holiday Hours - Thanksgiving



From our family to yours, we wish you a safe and Happy Thanksgiving. As a reminder, all BlueOx Credit Union branches will be closed from Thursday, November 23 -

Saturday, November 25, in observance of the holiday. As always, enjoy convenient access to your accounts 24/7 with our [Digital Banking](#) services.

Unique Username Reminder



Effective November 9, Online Banking and the Mobile App will require all users to have a unique username instead of their account number with BlueOx Credit Union. The reason for this update is to provide members with additional account security and protection of their sensitive information.

To prepare for this change, we encourage you to update your username before it is required on November 9. If you have any questions, please contact us at (800) 648-8035.

Veteran's Day



November 11 is Veteran's Day. BlueOx is honored to have Veteran Corporal Eric Hines on our team as our Human Resources Manager. Thank you, Eric - and all of our Veterans - for your service and sacrifices.

Skip-a-Payment





# Skip-a-Payment not the memories!

Skip-a-Payment on your BlueOx loan and focus on the magic of this holiday season!



BlueOXcu.org

Skip-a-Payment on your BlueOx loan and focus on the magic of this upcoming holiday season!\*

Learn More

Connect With Us



Download Our Mobile App



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

[BlueOXcu.org](#)

Routing Number: 272476776  
[Privacy Notice and Disclosures](#)

\*Must be a member in good standing with all loans current to participate in BlueOx Credit Union's Skip-a-Payment Program. This program is not available during the first six months of the loan term. Loans are limited to two (2) Skip-a-Payment's per calendar year up to six (6) per loan term. There is a \$40 service charge per payment skipped. The following loan types are eligible for this program: Vehicle, Recreational and Personal. The following loan types are not eligible for this Program: Credit Card, Home Equity and Mortgage. Finance charges will continue to accrue on a daily basis at the Annual Percentage Rate set forth in the loan agreement, both during and after the deferral period. Deferral of scheduled payments and/or the application of fee to the outstanding loan balance will result in increased finance charges and possibly a greater number of payments. Additional payment(s) may be due beyond original pay off date. In all other respects, the provisions of original agreement remain in full force and effect. Scheduled payments will resume with the payment following the deferral and continue thereafter. Next monthly payment will include finance charges accrued from the skipped month. Monthly premium for Payment Protection will be added to the loan for the skipped month.



Federally Insured by NCUA  
Equal Housing Opportunity

©2023 BlueOx Credit Union. All rights reserved.  
115 Riverside Drive, Battle Creek, MI 49015

[Click here](#) to unsubscribe.