





Dear Valued Member,

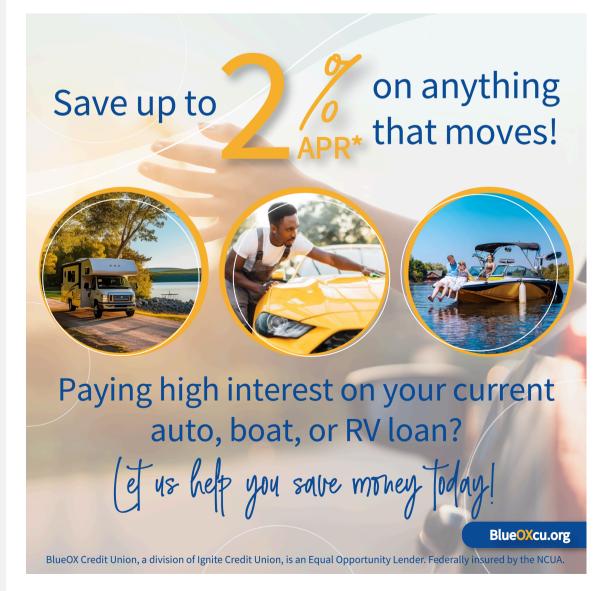
Read the latest BlueOX Brief news, offers, and more in the **October 2024** Member eNewsletter!

2024 Trunk-or-Treat Event



Join Blue and the crew on Saturday, October 19, from 1 to 3 p.m. for some family-friendly trunk-or-treating! We'll be handing out candy at our Battle Creek Branch parking lot, located at 115 Riverside Drive. Put on your costume and join the fun. We hope to see you there!

Rev Up Your Savings!



Paying high interest on your current auto, boat, or RV loan? Refinance with BlueOx Credit Union today and save up to 2% APR!† Stop by <u>any of our branches</u> or call a Member Service Representative at (800) 648-8035 to learn more.



Holiday Hours - Indigenous People's Day



All BlueOx Credit Union branches will be closed on Monday, October 14, in observance of Indigenous People's Day and to allow our staff to participate in an all-day training session. As always, enjoy convenient access to your accounts 24/7 with our <u>Digital Banking</u> services.

2024 Festival of the Forks Event



Our team had a wonderful time at the Festival of the Forks! Thank you to everyone who bought tickets for the BlueOx & Printer Source Plus Albion Rubber Duck 600 Raffle and stopped by our Albion Branch to enjoy the epic foam party! Proceeds from the raffle were donated to Kids 'N' Stuff Children's Museum. We're so grateful for the opportunity to sponsor this incredible event and give back to our community!

HELOC Promotion



Whether it's for home renovations, consolidating credit card debt, or planning a dream vacation, HELOCs are a great way to pay for life's projects.

For a limited time, we're offering a low rate of 5.99% APR** when you open a HELOC at BlueOx Credit Union! Don't miss out on this amazing opportunity to tap into the potential of your home's equity. Learn more and apply today!

Learn More

Connect With Us

















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

BlueOXcu.org

Routing Number: 272476776

Privacy Notice and Disclosures

*APR = Annual Percentage Rate. This offer applies only to auto, boat, and recreational vehicle (RV) loans. This offer excludes existing loans from Allegan Credit Union, Rivertown Credit Union, or BlueOx Credit Union, divisions of Ignite Credit Union, YouTurn loans, credit cards, or mortgages. A minimum interest rate of 6.44% APR applies, with other rates based on creditworthiness. All loans are subject to credit approval. BlueOx Credit Union, a division of Ignite Credit Union, is an Equal Opportunity Lender. Federally insured by the NCUA. For more info, visit BlueOXcu.org or call us at 800.648.8035.

**APR = Annual Percentage Rate. The promotional period begins September 17, 2024. The introductory rate applies to new Home Equity Lines of Credit (HELOC) only. The rate you receive will be based on certain creditworthiness. All rates are subject to approximate loan term limits and certain restrictions may apply. Rates are subject to change without notice. The initial rate for the HELOC low introductory rate promotion is a fixed rate not based on the index and margin used for subsequent rate adjustments. The Introductory Annual Percentage Rate (APR) of 5.99% APR fixed is for home equity line of credit accounts only and applies to balances on the first four monthly statement cycles after the loan open date and which changes to a variable APR as low as 3.50% at the end of the introductory period. To receive this rate, the application must be submitted between September 17, 2024, and December 31, 2024, and the loan must close within 30 days of application date. After the introductory period, the APR can vary and is based on Prime Rate plus a margin of +0.50% to +2.50% based on credit rating. The APR is subject to change on the 10th of each month, based on changes to Prime Rate, the highest Prime Rate published in the Wall Street Journal "Money Rates" table on the 20th of the prior month. Minimum APR 3.50%, maximum APR 18.00%. The maximum loan term available is a 5-year draw with a 10-year principal and interest repayment period. Max combined loan to value for HELOC is up to 80% for applicants with credit scores of 590+. HELOC qualifies for introductory ratewith a minimum credit line of \$20,000 and a loan amount of \$5,000 taken at closing. During the drawperiod, you may withdraw (advance) funds up to your credit line limit and pay amortized principal andinterest payments on the outstanding balance monthly. After the draw period, you may not withdrawany more funds from the line, you will continue to pay the amortized principal and interest monthly. Offer not applicable on refinance of existing Allegan Credit Union, Rivertown Credit Union, or BlueOxCredit Union, divisions of Ignite Credit Union HELOCs. There are no loan processing or early closurefees and no prepayment penalty. The borrower is responsible for the cost of appraisal, ifrequired. Allegan Credit Union, Rivertown Credit Union, BlueOx Credit Union, divisions of Ignite CreditUnion do not offer escrow services. The minimum payment required is interest only or \$100, whichever is greater. Rates, terms, and conditions are subject to change without notice. For fullpromotional details, visit our website at blueoxcu.org or call us at (800) 648-8035.





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