



BlueOX Brief.

MEMBER NEWSLETTER | October 2019



AS LOW AS
1.99% APR*
on purchases

0% APR* for 12 months on
balance transfers!

POCKET A GREAT RATE!

BlueOx VISA® Platinum Rewards Credit Card!

You'll enjoy

- No annual fee
- ScoreCard Rewards
— Earn one point for every dollar spent
- 25-day grace period (*purchases only*)
- Card controls security
- State-of-the-art microchip technology
- Mobile Wallet
— Apple, Google and Samsung Pay
- Zero liability protection

Limited time offer!

Apply online at BlueOXcu.org today!

*APR=Annual Percentage Rate. Special introductory balance transfer and purchase rate offers valid on new BlueOx VISA® Credit Cards opened 10/1/19 to 3/31/19. After the 12-month introductory period, the rate is the same as the non-introductory purchase rate. There are no balance transfer or cash advance fees. All rates are variable, based on Prime Rate. Actual APR based on credit history. Subject to credit approval. Rates are subject to change without notice.



BE FINANCIALLY FIT!

BlueOx Credit Union Cares About Your Financial Health.

That's why we have partnered with



to provide you with access to debt management services, and free one-on-one financial counseling along with financial education tools.

- Free Financial Counseling
- Debt Management Plan
- Housing Services
- Student Loan Counseling
- Credit Report Review
- Financial Education

Learn more at BlueOXcu.org!



BlueOXcu.org
(800) 648-8035



Albion
200 W. Cass Street
Albion, MI 49224

Battle Creek
115 Riverside Drive
Battle Creek, MI 49015

Coldwater
415 N. Willowbrook Road
Coldwater, MI 49036

Jackson
408 E. Ganson Street
Jackson, MI 49201

Portage
3070 W. Centre Avenue
Portage, MI 49024

Sterling Heights
8045 Constitution Boulevard
Sterling Heights, MI 48313

Mailing Address:
P.O. Box 1160
Battle Creek, MI 49016

Member perks!

Credit Union members can try Sprint's improved LTE service for 30 days worry-free. If you're not 100% satisfied, Sprint will refund phone costs, service costs and fees.

- **Get up to \$200 cash when you switch two lines, plus lines 3,4 and 5 are FREE.**
- **Plus, \$100 Annual Loyalty Cash Rewards and 25% off accessories in Sprint retail stores.**

Visit LoveMyCreditUnion.org/Melvin to learn more.

Cash Reward: Via deposit. \$100 per line, max 2 lines. Req. qualifying plan and registration within 30 days of activation. Loyalty Reward: Via deposit per account. Basic: After 9/30/20 pay \$60 a month for line 1, \$40 a month for line 2 and \$20 a month per line for lines 3 thru 5, with AutoPay. Offer/coverage not available everywhere. Requires new lines of service. Subject to credit & \$30 activation fee. Excludes taxes, fees, and roaming. Speed maximums, use rules and restrictions apply. Unlimited Basic compared to Verizon Start Unlimited for 5 lines, features differ.



superior service

is the key to making your dream a reality faster!

Ryan English Mortgage Loan Originator
NMLS #1816299

(800) 648-8035 ext. 21329

ryane@blueoxcu.org
115 Riverside Drive, Battle Creek, MI 49015

Let Ryan design your custom home loan today!

- Financed and serviced at **BlueOx**
- Make payments online or in-branch
- Quick, seamless and tailored to your needs
- Local, hometown, **superior service**
- Fixed-rate purchase and refinance options from 10 to 30 years
- Free pre-approvals and low closing costs
- Competitive rates and flexible terms

Make an appointment with Ryan today!

Investment Services Events

Branch Lobby Days: 1 to 5 p.m.

- Friday, Oct. 11 – Battle Creek
- Tuesday, Oct. 15 – Jackson
- Wednesday, Oct. 16 – Portage
- Thursday, Oct. 17 – Coldwater
- Friday, Oct. 18 – Albion

Stop by and meet our Financial Advisor and learn how you can invest in your future!

No appointment necessary. Refreshments served.

Jerry Johnson, CRPC[®] Financial Advisor
(269) 660-1354

jerry.johnson@cunamutual.com



Holiday Closings

- | | |
|--|---|
|  <p>Monday, Oct. 14
Columbus Day
(All offices closed for staff training)</p> |  <p>Wednesday, Dec. 25
Christmas Day
(All offices closed)</p> |
|  <p>Thursday, Nov. 28
Thanksgiving Day
(All offices closed)</p> |  <p>Tuesday, Dec. 31
New Year's Eve
(All Offices close at noon)</p> |
|  <p>Tuesday, Dec. 24
Christmas Eve
(All Offices close at noon)</p> |  <p>Wednesday, Jan. 1, 2020
New Year's Day
(All offices closed)</p> |

Audio 24-Hour Phone Access
(269) 965-3117 • (800) 610-7830

Routing & Transit Number:
272476776

PARA ESPAÑOL
(269) 660-1349 • (269) 660-1337

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