

📍 115 Riverside Drive
Battle Creek, MI 49015
☎ P: 800.648.8035
📠 F: 269.965.2420
🌐 ignitecreditunion.com



1. What exactly is Ignite Credit Union, and when was it founded?

Ignite Credit Union exists to power local credit unions by bringing together shared resources, knowledge, and collective experiences that ultimately benefit every member. All of this is done while holding on to the local, hometown feel you've grown to know and love.

Ignite Credit Union was founded on April 1, 2023. At that time, the only two credit unions under the Ignite umbrella were Allegan Credit Union and Rivertown Credit Union. In July 2024, BlueOx Credit Union joined the Ignite family. We look forward to a bright future as we continue to grow.

2. Why was it decided to maintain individual brand names (Allegan, Rivertown, BlueOx) instead of merging fully into Ignite?

We continue to represent the individual divisions of Ignite Credit Union to preserve the legacy and hometown identity of each credit union. Ignite exists to power and support these brands, helping them grow stronger and provide even more value to your membership over time.

3. Where is Ignite's official headquarters, and where should documents for the credit union be sent?

The BlueOx Battle Creek location, 115 Riverside Drive, Battle Creek, MI 49015, serves as the official headquarters of Ignite Credit Union. All mail and member documents should be sent to that address.

4. Will there be future mergers, and how would that impact my membership?

It's possible that more credit unions will join the Ignite family in the future, but your membership and experience will stay the same. When a new credit union becomes part of Ignite, it operates as its own division, just like Allegan, Rivertown, and BlueOx. We're committed to honoring each credit union's unique identity while giving all members access to the same great services, support, and expanded network.

5. Why do some of my documents or emails say Ignite if I'm still a member of my local credit union?

While you're still a member of your local credit union, some official communications—such as emails, legal documents, or loan paperwork—may be labeled as Ignite. That's because, for regulatory reasons with the NCUA (National Credit Union Administration), all of our credit union divisions operate under the Ignite name behind the scenes. Your local credit union remains your primary point of contact, and your experience as a member won't change.

6. What are the benefits of being a member of a division of Ignite Credit Union?

Being a member of any Ignite division gives you more access to new and exciting products and services, along with more locations to do your banking. All of this comes while preserving the history, legacy, and personal touch of the credit union you know and love.

divisions of ignite credit union:



📍 755 Grand Street ☎ P: 269.673.5465
Allegan, MI 49010 📠 F: 269.673.4298
🌐 allegancu.com



📍 3121 Macatawa Drive SW ☎ P: 616.406.2480
Grandville, MI 49418 📠 F: 616.531.3670
🌐 rivertowncu.org



📍 115 Riverside Drive ☎ P: 800.648.8035
Battle Creek, MI 49015 📠 F: 269.965.2420
🌐 blueoxcu.org

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7. Are there any changes to the products or services I use?

Some products and services may be updated as we work to offer the best tools possible for our members. Any changes we make are thoughtfully chosen to improve your experience and deliver greater value.

8. Will I need new checks or a new debit card?

In most cases, your current checks and debit card will continue to work just fine. If anything needs to be updated, we'll let you know well in advance and guide you through the process.

9. Will fees or rates change?

There may be changes to fees or rates over time, but any updates are made with our members' best interests in mind. Our goal is always to offer competitive options and meaningful benefits.

10. Will my access to ATMs change?

You'll now have more access than ever before. As a member of an Ignite division, you can use your account at any of our branch locations, including free access to all of our ATMs and ITMs.

11. How will I be kept informed about important updates?

We keep members informed through our website, social media, email, and physical mail. Whether it's a change to your account, a new service, or general updates, we'll make sure you have the information you need. Be sure your contact information is up to date with your credit union, so you don't miss any important messages.

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