











Dear Valued Member,

Read the latest BlueOX Brief news, offers and more in the **April 2022** Member eNewsletter!

Introducing - Portage iBranch



BlueOx Credit Union is excited to introduce our new Portage iBranch!

Effective April 4, 2022, our Portage Branch lobby will be updated with the addition of an iTeller Machine (ITM). The decision to update our Portage Branch into the new Portage iBranch remains consistent with Our Mission- Provide quality financial services that will improve and make a positive impact on the lives of our members, employees and communities.

Read our blog to learn more about this exciting new banking experience!

Read Blog

86th Annual Meeting



Plan to meet with us virtually! Join us via Zoom at 4 p.m. Wednesday, April 27 for a live viewing of our 86th Annual Meeting. Click the button below to visit the Annual Meeting web page.

The Nominating Committee of BlueOx Credit Union is submitting the following candidates for election to the Board of Directors at the Annual Meeting: Marion Ducher and Joe Ratti (three-year terms).

To RSVP to our Annual Meeting please email erinh@blueoxcu.org.

Annual Meeting

\$500 Off Closing Costs!



More money for what matters most! For a limited time – save \$500 off closing costs* on your next mortgage with our new home loan partner, Mortgage Center! Whether you're a first-time home buyer, want to refinance into a better rate, or looking to build your perfect home – Mortgage Center has a dedicated team of experts ready to help you find the home loan that best fits your situation.

Learn More

Bill Pay



Paying bills has never been more relaxing! To access and use our free, easy and convenient online Bill Pay, simply log in to Online Banking. You can establish recurring

payments or make one-time only payments. You can also subscribe to reminders to notify you when bills are coming due. Pay bills from your laptop, tablet, smart phone or other mobile device.

Learn More

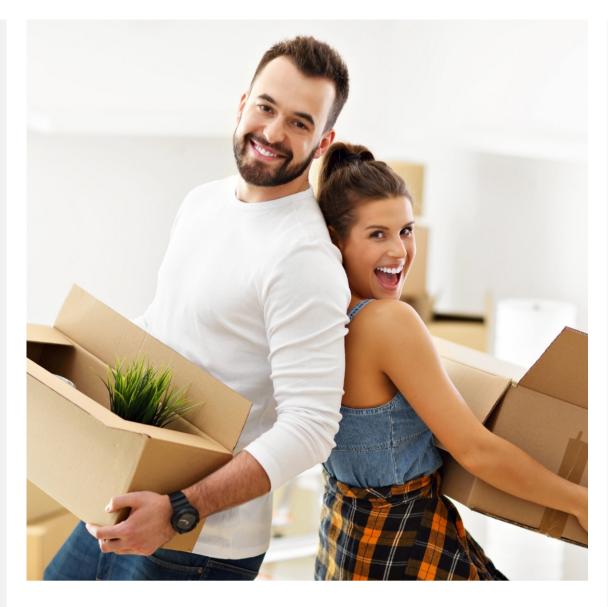
Early Direct Deposit – Get Paid Sooner!



Start getting your paycheck before payday with Early Direct Deposit. When you see your electronic transaction pending within Online Banking or our Mobile App, simply click "post now" to request your paycheck early and receive your funds into your BlueOx account immediately.** You may also make this request with any BlueOx Advisor at (800) 648-8035.

Learn More

Five Things Every First-Time Home Buyer Should Know



Buying a house is an exciting event, but if you are a first-time home buyer this is uncharted territory for you! Before you jump in headfirst, read our newest blog to learn about five other important things every first-time home buyer needs to know.

Read Blog

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BlueOXcu.org

Routing Number: 272476776

Privacy Notice and Disclosures

*Offer for \$500 off closing costs is valid until July 1st, 2022. Mortgage amount must be between \$40,000 and 647,200 to be eligible. Mortgage rates current as of 03/01/2022 and assume a 30-year fixed-rate refinance or purchase of a detached, owner-occupied property with a loan to value ratio of 80% and a credit score of 740. A loan amount of \$200,000 at an interest rate of 3.75% and an APR of 3.844% has a payment of \$926.23 with 0.375 points due at closing. The payment does not include property taxes or insurances, the actual payment will be higher. Offer applies to Conventional Residential First Mortgages financed with Mortgage Center and excludes Home Equity Loans and Lines of Credit. BlueOx Credit Union membership is required. Offer may not be combined with any other promotion or discount. The promotion has no cash value. This offer is non-transferrable.

Terms are subject to credit and mortgage approval. Other restrictions may apply. BlueOx Credit Union is Federally Insured by NCUA. Mortgage Center is an equal housing lender, NMLS# 282701.

**\$10 fee per ACH transaction. Not applicable for Social Security ACH deposits. No Checking Account required. Direct Deposit and earlier availability of funds are subject to the timing of payer's funding. Requests per each Direct Deposit may be made within Online Banking or by contacting the Credit Union.





Federally Insured by NCUA Equal Housing Opportunity

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