

BlueOX Brief.

Member eNewsletter

Dear Valued Member,

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

Skip-a-Payment



***Skip-a-Payment
not the memories!***

Skip-a-Payment on your BlueOx loan or Visa® Credit Card 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 holiday season!*

[Learn More](#)

Holiday Hours



BlueOX Credit Union
**iTellers & Lobbies
are Closed for the Holidays**

to allow our team to spend this time
with their families and friends.



[BlueOXcu.org](https://www.BlueOXcu.org)

Our hearts are full this holiday season because of your continued trust in us! From the BlueOx family to yours, we wish you all the best this holiday season. As always [BlueOXcu.org](https://www.BlueOXcu.org) and our [Mobile App](#) are open all day, everyday for your banking needs.

[Learn More](#)

Santa is Coming to Sterling Heights!

A festive graphic for a Santa event. At the top, the text "Santa is coming!" is written in a large, red, cursive font. Below it, in a smaller, red, sans-serif font, it says "TO THE STERLING HEIGHTS BRANCH DECEMBER 7, 2022 FROM 3-5 P.M.". The background is light gray with two red Christmas ornaments hanging from the top. In the center, there is a circular photo of Santa Claus smiling. Below the photo, there are two red circular callouts with white text. The top callout says "GET A FREE PHOTO WITH SANTA & BLUE". The bottom callout says "HELP SUPPORT OUR COMUNITY BY DONATING GIFTS TO FRIENDS OF FOSTER KIDS". The bottom half of the graphic has a red background.

Santa is coming! Stop by our Sterling Heights branch - located at 39900 Van Dyke Avenue - on Wednesday, December 7, from 3-5 p.m. to get a free picture with Santa! We will also be collecting toys for the organization Friends of Foster Kids during that time. Any donations can be dropped off in the branch lobby if you'd like to participate.

[Learn More](#)

1-2-3 Savings Special

Saving Money
is as easy as...

Here are three great opportunities to put some money away for a rainy day while earning more money with our great rates. Don't miss out, choose one savings program or all three!

BlueOXcu.org

1
2
3

Saving money is as easy as 1-2-3! As prices and rates continue to rise, it's important to keep your financial health a priority and continue to save up. Check out our different high yielding savings options available now:

- eXclusive Checking - 1.26% APY**
- Everyday Savings Money Market - 2.27% APY**
- Long-Term Savings - 3.25% APY**

Choose one - or all three - and start earning your dividends today!

[Learn More](#)

BlueOx Gift Cards



BlueOX Visa® Gift Cards

The gift that's perfect for everyone!

BlueOx Visa® Gift Cards are perfect for everyone and every occasion - college students, holiday gift-giving, birthdays, and more! Purchase your Gift Cards at any BlueOx Branch all year long. Give the gift of choice!

[Learn More](#)

Connect With Us



Download Our Mobile App



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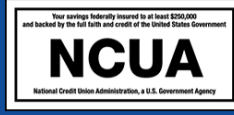
BlueOXcu.org

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.

**APY = Annual Percentage Yield. Rates subject to change without prior notification. Fees may reduce earnings. Minimum Balance requirements vary. Federally insured by NCUA.



Federally Insured by NCUA
Equal Housing Opportunity

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