

BlueOX Brief.

Member eNewsletter

Dear Valued Member,

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

86th Annual Meeting



Join Us for Our
86th Annual Meeting

BlueOXcu.org

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. Stay tuned to our Annual Meeting web page coming soon in March for all the details.

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).

If you are interested in receiving information regarding nomination, please contact Steve Cobb at (269) 660-1341. Candidate nominations must be submitted before January 31, 2022.

Holiday Hours



In observance of Presidents' Day, all BlueOx locations will be closed Monday, February 21. We will re-open for normal business on Tuesday, February 22. [BlueOXcu.org](https://www.BlueOXcu.org) and our [Mobile App](#) are open all day, everyday for your banking needs.

[Learn More](#)

New Partner - Mortgage Center

Get your next home loan with our partners at Mortgage Center!

MORTGAGE CENTER

LENDER Mortgage Center NMLS #282701

We're always working to provide the best products and services to our members and be the financial institution of choice. That's why we've partnered with the home loan experts at Mortgage Center to continue giving you extraordinary service you've come to expect. As a credit union member, you'll have access to exclusive loan options that can fit any situation!

As a bonus, we're giving you a chance [to save \\$500 on closing costs*](#) when you get a new home loan with Mortgage Center. This is a limited-time offer that can be used for a purchase or refinance.

Get started today and take advantage of this incredible offer while it lasts!

[Get Started](#)

Mortgage Center is an Equal Housing Lender, NMLS# 282701

Swipe. Earn. Score.



**Earn 3-2-1
ScoreCard Rewards Points**
when you use your **BlueOx Platinum Rewards Credit Card**
from 10/1/21 to 3/31/22.



**entertainment,
travel and restaurants***



**groceries
and gas***



**all other
purchases***

0% APR[†] on Balance Transfers for the First Six Months

Open a new **BlueOx Visa[®] Platinum Rewards Credit Card** and take advantage of 0% APR[†] for the first six months on balance transfers and enjoy no balance transfer or cash advance fees. A balance transfer is a great option for paying off credit card debt and consolidating multiple credit cards into one monthly payment to pay off your debt faster.

Earn 3-2-1 ScoreCard Rewards Points

Earn 3-2-1 ScoreCard Rewards Points when you use your BlueOx Platinum Rewards Credit Card from October 1 to March 31, 2022.

You work hard for your money and deserve to be rewarded! With your BlueOx Visa[®] Platinum Rewards Credit Card, you get rewards for every purchase; a low, competitive rate and no annual fees – ever! Plus, you can choose how to redeem the points you earn while making everyday purchases. What's your pleasure—Merchandise? Travel? Or even connect your card to PayPal and pay with points! It's up to you! For a limited time earn...

- **3X Rewards on Entertainment, Travel and Restaurants[†]**
- **2X Rewards on Groceries and Gas[†]**
- **1X Rewards on All Other Purchases[†]**

Don't Have a BlueOx Credit Card?

[Apply online](#) today! You may also stop by [any of our branches](#) or call a Member

Service Advisor at (800) 648-8035.

[Learn More](#)

Don't Fall Victim to This Popular Mortgage Scam



Did you recently purchase or refinance your current mortgage? If so, keep your guard up as you could be a target to this new popular mortgage scam! Read our blog to learn more.

[Read Blog](#)

How to Save Money



Whether you are hoping to pay off debt, looking to purchase a new home, or planning for retirement, we all have reasons to save money! Unfortunately, it can seem like an overwhelming task at times. Many people are unsure about how to get started, and once they start making progress, another unexpected expense comes out of nowhere! Luckily, there are a few tips you can use to make the process easier. Read our blog to learn more!

[Read Blog](#)

Connect With Us



Download Our Mobile App



[Contact Us](#) | [Apply for a Loan](#) | [BlueOx Blog](#) | [View Online](#)

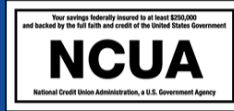
BlueOXcu.org

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*Offer for \$500 off closing costs is valid until April 5th, 2022. Mortgage amount must be between \$40,000 and \$647,200 to be eligible. Mortgage rates current as of 12/16/2021 and assumes a 30-year fixed-rate purchase or refinance 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% and an APR of 3.081% has a payment of \$843.21 with 0.75 point due at closing. The payment does not include property taxes or insurances, the actual payment will be higher. Offer applies to Residential First Mortgages financed with Mortgage Center and excludes Home Equity Loans and Lines of Credit. BlueOx Credit Union membership 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.

†APR=Annual Percentage Rate. Special introductory balance transfer and purchase rate offers valid on new BlueOx VISA® Credit Cards opened 10/1/21 to 3/31/22. After the 6-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. Earn 3 points for every \$1 spent on purchases from merchants with Merchant Category Codes for entertainment, travel and restaurants. Earn 2 points for every \$1 spent on purchases from merchants with Merchant Category Codes for purchases of gas and fuel gas stations (in-store and at the pump) and groceries. Earn 1 point for every \$1 spent on all purchases that do not qualify for 2 or 3 points. Some transactions, such as cash advance transactions and balance transfers are excluded. Upon closure of the account, any points earned but not yet redeemed are immediately and automatically forfeited. Promotion valid on BlueOx Platinum Rewards Credit Cards beginning with 4867 only. Points earned on accounts open and in good standing. BlueOx Credit Union reserves the right to discontinue promotion at any time.



Federally Insured by NCUA
Equal Housing Opportunity

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