











#### **Dear Valued Member,**

news, offers, and more in the **April 2024** Member

## Wednesday Workshop - Digital Banking 101



# **BECOME A FINANCE PRO**

Wednesday Workshops

# **Digital Banking 101**

WHEN: April 17 at 10 a.m. WHERE: Battle Creek Branch - 115 Riverside Drive or Online at BlueOXcu.org/wednesday-workshops

Become your household's "Financial Guru" with our new financial workshop courses! Join us virtually or in person at our Battle Creek branch on Wednesday, April 17, at 10 a.m. for our first workshop - Digital Banking 101!

This workshop will provide attendees with valuable insights into our Digital Banking services, as well as hands-on assistance in setting them up! Learn how to easily transfer funds, deposit checks, and monitor your finances - all from the convenience of your own device. Learn more and RSVP today!

**Learn More** 

### **2024 WMU Scholarship Winners**



BlueOx Credit Union was honored to award a \$1,000 scholarship to four Western Michigan University students.

Investing in our future leaders is one small way we give back to our communities. The recipients are outstanding students demonstrating leadership, community

involvement, and academic achievement. Congratulations to you all, and best of luck in your future endeavors! Go Broncos!!

#### **eXclusive Savings Account**



BlueOx is excited to announce our new eXclusive Savings Account! Members can now earn a higher dividend rate of 5.00% APY\* and enjoy more perks with this FREE account. All you need is an active eXclusive Checking Account and a loan with BlueOx Credit Union to be eligible†.

Start saving big and open an eXclusive Savings Account today!

Learn More

#### **88th Annual Meeting**



Plan to meet with us virtually! Join us at 3 p.m. Wednesday, April 24, for a live viewing of our 88th Annual Meeting.

All members are encouraged to join online via Microsoft Teams as we reflect on 2023 successes, discuss where we stand as a Credit Union, and look ahead to a bright future!

Please RSVP before April 23 by emailing your first and last name to **marketing@blueoxcu.org**, and we'll send you an email with the private Microsoft Teams link and passcode.

## **Ignite Credit Union Merger**

# IMPORTANT ANNOUNCEMENT!

BlueOx Credit Union is excited to announce their plans to merge with Ignite Credit Union pending regulatory approval and a membership vote.
For more information and frequently asked questions please visit

BlueOXcu.org/merger-updates





BlueOx Credit Union is excited to announce their plans to merge pending regulatory approval and a membership vote. If approved, the combined organization will operate under the unified brand name, Ignite Credit Union, but will continue to keep their individual names. Under this model, BlueOx would become "BlueOx Credit Union, a Division of Ignite Credit Union."

As we continue to work on this merger, we want you to know that we are committed to providing you with the important news and updates you need, as well as answering any questions you may have.

**Read Press Release** 

Frequently Asked Questions

#### **Connect With Us**



















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BlueOXcu.org

Routing Number: 272476776

Privacy Notice and Disclosures

\*APY = Annual Percentage Yield. No minimum balance is required.

†Balances up to \$50,000 receive 5.00% APY, and balances over \$50,000.01 receive 0.01% - 5.00% APY. Fees may reduce earnings. The Annual Percentage Yield is accurate as of the last dividend declaration date. In order to earn the high dividend, the member must meet the following qualifications: Member must have an active eXclusive Checking Account and be meeting the requirements of that account monthly (see https://www.blueoxcu.org/exclusive-checking), and member must have a loan (Eligible loans include: Personal Loan, Auto Loan, VISA Credit Card, Home Equity Loan, Mortgage, or other loans) in good standing with the Credit Union. If the membership no longer has an active loan with the Credit Union, the member will have 30 days from the date the loan was closed out to open another loan with the Credit Union to keep the eXclusive Savings account active. If this is not done within the 30-day window, the eXclusive Savings account will be closed, and all funds in the account will be transferred to the member's Regular Share. If the criteria for the eXclusive Checking account are not met for the month, the member will earn 0.00% APY on their funds.





Federally Insured by NCUA Equal Housing Opportunity

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