

Dear Valued Member,

Read the latest BlueOX Brief news, offers, and more in the **November 2024 Member eNewsletter!**

BlueOX Brief.

Member eNewsletter

Holiday Loan Promotion

Make your holidays even sweeter with a **HOLIDAY LOAN**

rates as low as **8.99% APR***
12-month term

PROMOTIONAL PERIOD:
November 1, 2024 - December 31, 2024

Borrow up to \$2,000!

Some restrictions may apply. NMLS ID: 646287

BlueOx Credit Union, a division of Ignite Credit Union, is an Equal Opportunity Lender | Federally insured by the NCUA

Make your holidays even sweeter with a holiday loan from BlueOx Credit Union! For a limited time, we're offering up to \$2,000 for as low as 8.99% APR*, allowing you to manage your upcoming holiday expenses with ease and flexibility.

Whether you're planning a festive family gathering, a winter getaway, or simply want to make this season extra special - a personal loan can provide the financial boost you need!

[Learn More](#)

CUKind Day 2024



Our team had the joy of donating over 1,000 canned goods and personal care items that we collected for CUKind Day to some incredible local non-profits: South Michigan Food Bank, Sylvia's Place, Safe Haven Ministries, and In The Image.

The kindness and compassion shown by everyone at these organizations truly touched our hearts, and we are so thankful for the opportunity to give back to our communities, due to their remarkable efforts.

Thank you to our amazing team for organizing this food drive and to everyone who donated!

Holiday Hours - Veteran's Day



In observance of Veteran's Day, all BlueOx locations will be closed from Saturday, November 9, through Monday, November 11. We will re-open for normal business on Tuesday, November 12. As always, enjoy convenient access to your accounts 24/7 with our [Digital Banking](#) services.

HELOC Promotion



Whether it's for home renovations, consolidating credit card debt, or planning a dream vacation, HELOCs are a great way to pay for life's projects.

For a limited time, we're offering a low rate of 5.99% APR** when you open a HELOC at BlueOx Credit Union! Don't miss out on this amazing opportunity to tap into the potential of your home's equity. Learn more and apply today!

[Learn More](#)

Account Security: 3 Easy Ways to Protect Your Online Accounts



Our world is ever-changing and evolving – and so are cybercriminals! These days, we carry our lives on our phones, from social media accounts to health records and even online banking accounts. Read our blog to learn 3 easy ways to protect your online accounts!

[Read Blog](#)

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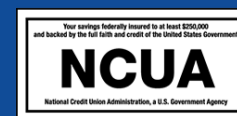
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*Annual Percentage Rate (APR). Fixed APRs starting at 8.99% APR based on creditworthiness. Rates as low as 8.99% are available for qualifying credit scores of 600 and above. An APR of 10.99% applies to credit scores below 600. All loans are subject to credit approval. A \$2,000 loan at 8.99% APR with a 12-month term will result in monthly payments of approximately \$178.33, totaling \$2,139.96 with a finance charge of \$139.96. Rates and terms may vary based on the applicant's creditworthiness. Only one loan per SSN will be allowed. This promotion is subject to change without notice. Other restrictions may apply. For more details, visit [blueoxcu.org](#) or call 800.648.8035.

**APR = Annual Percentage Rate. The promotional period begins September 17, 2024. The introductory rate applies to new Home Equity Lines of Credit (HELOC) only. The rate you receive will be based on certain creditworthiness. All rates are subject to approximate loan term limits and certain restrictions may apply. Rates are subject to change without notice. The initial rate for the HELOC low introductory rate promotion is a fixed rate not based on the index and margin used for subsequent rate adjustments. The Introductory Annual Percentage Rate (APR) of 5.99% APR fixed for home equity line of credit accounts only and applies to balances on the first four monthly statement cycles after the loan open date and which changes to a variable APR as low as 3.50% at the end of the introductory period. To receive this rate, the application must be submitted between September 17, 2024, and December 31, 2024, and the loan must close within 30 days of application date. After the introductory period, the APR can vary and is based on Prime Rate plus a margin of +0.50% to +2.50% based on credit rating. The APR is subject to change on the 10th of each month, based on changes to Prime Rate, the highest Prime Rate published in the Wall Street Journal "Money Rates" table on the 20th of the prior month. Minimum APR 3.50%, maximum APR 18.00%. The maximum loan term available is a 5-year draw with a 10-year principal and interest repayment period. Max combined loan to value for HELOC is up to 80% for applicants with credit scores of 590+. HELOC qualifies for introductory rate with a minimum credit line of \$20,000 and a loan amount of \$5,000 taken at closing. During the draw period, you may withdraw (advance) funds up to your credit line limit and pay amortized principal and interest payments on the outstanding balance monthly. After the draw period, you may not withdraw any more funds from the line, you will continue to pay the amortized principal and interest monthly. Offer not applicable on refinancing of existing Allegan Credit Union, Rivertown Credit Union, or BlueOx Credit Union, divisions of Ignite Credit Union HELOCs. There are no loan processing or early closure fees and no prepayment penalty. The borrower is responsible for the cost of appraisal, if required. Allegan Credit Union, Rivertown Credit Union, BlueOx Credit Union, divisions of Ignite Credit Union do not offer escrow services. The minimum payment required is interest only or \$100, whichever is greater. Rates, terms, and conditions are subject to change without notice. For full promotional details, visit our website at [blueoxcu.org](#) or call us at (800) 648-8035.



Federally Insured by NCUA
Equal Housing Opportunity

