

the CHISEL

HELPING YOU SCULPT YOUR FINANCIAL FUTURE

A QUARTERLY PUBLICATION OF BLUESTONE FEDERAL CREDIT UNION

SPRING 2009

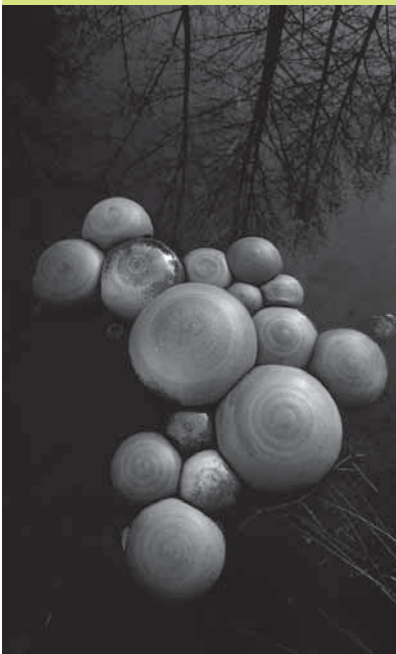
INSIDE:

SIGN UP FOR ONLINE BANKING THAT CAN SAVE YOU TIME AND MONEY!

WE MAKE CHANGE EASY WITH OUR HOME FINANCING OPTIONS.

LET US STEER YOU IN THE RIGHT DIRECTION WITH YOUR NEXT AUTO PURCHASE.

SAVE THE DATE FOR OUR ANNUAL BBQ!



HOW DO WE COMPARE?

Not only are Credit Unions member-owned, not for profit, and provide personalized service, but they also **SAVE** you money.

BANKS	VS.	CREDIT UNIONS
Publicly owned		Member owned
In business to make a profit		Not for profit - extra money goes back to members
High fees		Lower / Fewer fees
High interest loans		Lower rates on loans
Profit first, customers second		Personal member service first

	BLUESTONE FCU	WELLS FARGO BANK	US BANK	BREMER BANK
INTEREST CHECKING	.10% APY	.05% APY	.05% APY	.05% APY
10K MONEY MARKET ACCOUNT	.75% APY	.05% APY	.20% APY	.75% APY
1-YEAR CD	1.75% APY	1.01% APY	1.15% APY	1.75% APY
60 MONTH NEW CAR LOAN – “A” CREDIT SCORE	4.24% APR	7.33% APR*	6.42% APR*	9.49% APR*

* Some discounts may apply APR means annual percentage rate – APY means annual percentage yield
Source: bankrate.com, March 16, 2009

Become a member today.

Already a member? Share the Credit Union difference and refer a new member.

Don't forget to RSVP!

2009 ANNUAL MEETING LUNCHEON
Wednesday, April 15 at 11:45 am – 1 pm
Blue Cross Blue Shield Minnesota
Riverpark Private Dining Room
3400 Yankee Drive in Eagan

Enjoy lunch on us! Receive a discounted rate for your next loan and an increased rate on your next share certificate. Plus, everyone will get a chance to win fun prizes! Reserve your spot by **Friday, April 10 to memberservice@bluestonefcu.org or 651.452.3131.**

NO CHECKS TO WRITE, NO STAMPS TO BUY, AND NO STANDING IN LINE. MANAGE YOUR MONEY ANYTIME AND ANYWHERE WITH JUST A FEW CLICKS.

Bluestone Federal Credit Union offers secure, fast, and convenient access 24/7 with our Free Online Banking services:

- Free Bill Pay
- Free E-Statements
- Online Switch Kit
- 24/7 Loan Applications

Sign up for our Online Services and we'll make your life easier. Let us help get you started, contact us today!



MAKING A CHANGE?

Whether it's moving into a new home or updating an existing one, our home financing options are designed to meet your specific needs.

FIRST MORTGAGES

Our First Mortgage is designed for purchases, refinancing an existing mortgage, or for those who have their home paid in full and wish to borrow for a short term. For more information contact Kathy Smith at k.smith@bluestonefcu.org or 1.888.452.3131 (651.452.3131) ext. 621

FIXED-RATE HOME EQUITY LOANS AND LINES OF CREDIT

If you have equity in your home you can use it as a secure and cost-effective financing alternative. Apply online at bluestonefcu.org under Loan Applications.



as low as: **5.00%!**

For a limited time, get a fixed-rate Home Equity Loan or Line of Credit for as low as 5.00% APR. Plus, we'll put even more money in your pocket by paying your closing costs! Contact us to learn more about this limited time offer.

APR means Annual Percentage Rate. Bluestone FCU will pay up to \$250 in closing costs not including standard appraisal if required. Minimum loan amount of \$10,000 required to participate in 'no or reduced closing cost' offer. Consult your tax advisor for deductibility options. Promotion ends 5/31/09. Some restrictions may apply.



WE HAVE ALL YOU NEED TO MAKE A SMART AUTO PURCHASE

Bluestone Federal Credit Union features the lowest possible rates with repayment options geared to fit within your budget. Not only do we have low loan rates so your payment is low, but we will also connect you with our free Auto Buying Service, CU Auto.

CU Auto assists Credit Union members to find the vehicle they want, make a hassle-free purchase, and take care of the trade-in, all in a stress-free environment.

We want you to feel good about your auto purchase. Contact us today to discuss options to meet your specific needs.



YOU WOULDN'T ADVERTISE YOUR PERSONAL INFORMATION.

So why are you still putting checks in the mail?

Sign-up for our Free Bill Pay today. See how quick, easy and hassle-free paying your bills can be. All you need is our free checking account to get started. We'll even help you switch from somewhere else!

Want to check it out first? Demo it online at www.bluestonefcu.org



CELEBRATING 5 YEARS

This March, Del Mae Pavek celebrated 5 years of service to Bluestone FCU members.

as low as: **4.24%!**

Receive low rates on our new and used auto loans. Receive financing as low as 4.24% APR for up to 72 months! Just bought a car somewhere else? Refinance now and you could save hundreds of dollars over the life of your loan!

APR means Annual Percentage Rate. Rates based on credit history. Rates subject to change without notice. No refinancing of current Bluestone FCU auto loans. Promotion ends 5/31/09.



ANNOUNCEMENTS AND UPCOMING EVENTS

IN OBSERVANCE OFFICE WILL BE CLOSED

Memorial Day
Monday, May 25

MARK YOUR CALENDARS!

ENROLL IN EDUCATE U!

ANNUAL MEETING

Blue Cross Blue Shield
Riverpark Private Dining Room
Wednesday, April 15
11:45 am - 1 pm

GET TO KNOW YOUR CREDIT UNION

Blue Cross Blue Shield
Riverpark Glassed Cafeteria
Thursday, April 2
Noon - 1 pm

HOME BUYING

Blue Cross Blue Shield
Riverpark Glassed Cafeteria
Thursday, May 21
Noon - 1 pm

ANNUAL BBQ

Bluestone Federal Credit Union
Friday, June 12
11 am - 1 pm

AUTO BUYING

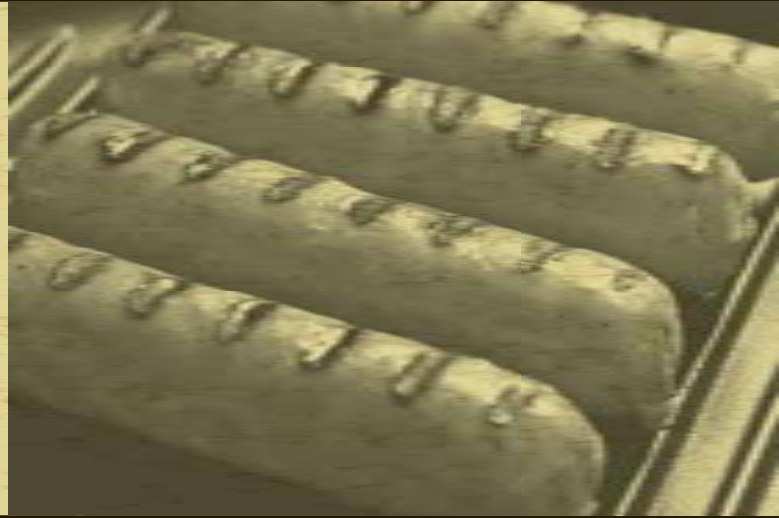
Blue Cross Blue Shield
Riverpark Glassed Cafeteria
Thursday, April 9
Noon - 1 pm

SAVE THE DATE!

MUNCH & MINGLE IN OUR BACKYARD.
GRILLING BEGINS AT 11AM.
WATCH FOR MORE DETAILS!

FRIDAY JUNE 12

BLUESTONE FCU'S
ANNUAL BBQ



CU HOME BRANCH – BANK ONLINE 24/7 AT www.bluestonefcu.org

CONTACT US:

1252 YANKEE DOODLE ROAD
EAGAN, MN 55121
www.bluestonefcu.org

TEL 651.452.3131 – 888.452.3131
FAX 651.452.5758
EMAIL memberservice@bluestonefcu.org

LOBBY HOURS:

8 am – 4 pm Monday through Friday

DRIVE THRU HOURS:

7 am – 6 pm Monday and Friday
7 am – 5 pm Tuesday, Wednesday and Thursday

ATM available 24/7

VISIT US AT www.bluestonefcu.org

OFFICIAL PUBLICATION OF BLUESTONE FCU

The Chisel is published quarterly for Bluestone FCU members. Its purpose is to provide credit union members with accurate information about credit union programs and services. Bluestone FCU does not give accounting, tax, legal or other advice in this newsletter.

 **bluestone**
FEDERAL CREDIT UNION

