

ANNOUNCEMENTS AND UPCOMING EVENTS

**IN OBSERVANCE
OFFICE WILL BE CLOSED**

Independence Day
Friday, July 4

GET TO KNOW YOUR CREDIT UNION

Thursday, July 31
Noon - 1pm
Blue Cross Blue Shield
Riverpark Glassed Cafeteria

JUNE, JULY & AUGUST:

Don't send 'em off this fall before educating them about their finances! Make an appointment for a FREE COLLEGE CONSULTATION.



Buying a fuel efficient vehicle, but need it to be cost efficient too? With our auto loan rates as low as 4.49% APR*, you'll be saving money AND the environment!

Become one with nature with a new or used RV, motorcycle or boat! With rates as low as 5.25%*, you'll be smooth sailin'!

**Rates based on credit history. Rates subject to change without notice. Promotion ends 8/31/08. APR means Annual Percentage Rate.*

5.25%

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

CONTACT US:

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EAGAN, MN 55121
www.bluestonefcu.org

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

VISIT US AT www.bluestonefcu.org

LOBBY HOURS:
8 am – 4 pm Monday through Friday

DRIVE THRU HOURS:
7 am – 6 pm Monday through Friday

ATM available 24/7



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.



the CHISEL

HELPING YOU SCULPT YOUR FINANCIAL FUTURE

A QUARTERLY PUBLICATION OF BLUESTONE FEDERAL CREDIT UNION

SUMMER 2008

INSIDE:

SAVE MONEY ON
AUTO AND HOME
INSURANCE

MEET YOUR CREDIT
UNION BOARD

HELP BUILD HOMES
FOR OUR DISABLED
VETERANS

FIND OUT HOW WE
PROTECT YOUR
PRIVACY

HELPING OUR YOUTH BECOME FINANCIALLY ROCK SOLID

Our Youth Program encourages our Pebbles, children 5 and under; our Rocks, children 6 to 12; and our Boulders, teens 13 to 19 to develop healthy, financial habits. The earlier our youth begins a relationship with Bluestone Federal Credit Union, the more financially savvy they will be in their adult years!

Your future expert financier can take advantage of great offers such as a special Youth Share Certificate, a free College Consultation, birthday surprises, and much more! Give the gift of membership to the youth in your life. It's easy. Now through July 31, we'll even pay their initial deposit of \$25!*

Learn more about all our youth benefits; visit www.bluestonefcu.org

* For new members 19 years or younger. Account must remain open for 60 days or \$25 will be reclaimed. Bonus will be reported as interest on 1099-INT. Account holder, parent or guardian is responsible for any applicable taxes.



Make sure your college student manages their money when they're out on their own. Take advantage of Bluestone Federal Credit Union's FREE College Consultation.

We'll provide resources and give them advice on how to properly handle their loans, credit cards, debit cards, and checking accounts to protect their credit score. Plus, they'll receive a money management book to take with them!

Make it a priority this summer. Contact us at 651.452.3131 or memberservice@bluestonefcu.org to set-up an appointment today!

We served more than ADD NUMBER grilled hotdogs and brats at our fourth Annual BBQ on June 13. The event allowed us to thank current members and welcome new members to Bluestone Federal Credit Union.



PARTNERING TO HELP MEMBERS SAVE MONEY ON AUTO AND HOME INSURANCE

Bluestone Federal Credit Union is pleased to provide you with an exciting benefit that could help you save money on auto and home insurance. We have teamed up with Liberty Mutual – a fortune 500 company that has been helping individuals live safer more secure lives since 1912 – to offer to you significant savings through the MEMBERS® Auto and Home Insurance Program. For more than 90 years, Liberty Mutual has been a leader in the industry precisely because of partnerships like the one we have. You can save money on your Auto and Homeowners insurance with their competitive rates, save time with their convenient payment and enrollment options and enjoy value-added services.

For more information now, call Liberty Mutual at 1-800-465-4064 and ask for either Tom Holt or Jim Sirek to see how they can assist you with your personal insurance needs.

Discounts and credits are available where state laws and regulations allow and may vary by state. Not all discounts available in all states. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. A consumer report from a consumer reporting agency and/or motor vehicle report, on all drivers listed on your policy, may be obtained where state laws and regulations allow. Service applies to auto policyholders and is provided by Cross Country Motor Club of Boston, Inc., Boston, MA, or through Cross Country Motor Club of California, Inc., Boston, MA. Coverage provided by and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA.

MEET YOUR BOARD

We are happy to introduce Bluestone Federal Credit Union's current Board of Directors. Your Board works for you and provides direction for the success of Bluestone Federal Credit Union.

We would like to extend our appreciation to our outgoing Board members. Thank you to Michael Deffner and David Spalding for sharing your time and talents to encourage the growth and success of Bluestone Federal Credit Union.



Dennis LeVesque, Doug Wobbema, Char Jorgensen, Mark Finstad, Alice Perry, and out-going Director, Mike Deffner.

HELP US BUILD HOMES FOR DISABLED VETERANS

Bluestone Federal Credit Union is joining forces with the more than 160 other credit unions in the state of Minnesota to raise funds for a worthy cause, Homes for Our Troops.

Homes for Our Troops is a national non-profit, non-partisan organization committed to assisting severely injured and disabled servicemen and women and their immediate families. This organization works with local contractors to build new homes that are handicap-accessible, often for multiple amputees and individuals with spinal cord injuries.

Due to the national attention that will be focused on Minnesota as St. Paul hosts the National Convention in September, Homes for Our Troops and the Credit Union National Association have joined forces with Minnesota credit unions to build a specially-adapted home here in our state.

Please consider making a tax-deductible donation to the Minnesota Credit Union Foundation in support of Homes for Our Troops. A \$150,000 fundraising goal has been set for this initiative. Working in conjunction with the Foundation, a dollar-for-dollar matching program has been established for the first \$50,000 contributed. Online contributions are being accepted on the Foundation's web site: www.mncufoundation.org. The Foundation is a 501(c)(3) public charity; therefore, contributions may be deductible for Federal income tax purposes to the extent permitted by law.

Thank you for your generosity and support!

PROTECTING YOUR PRIVACY

Bluestone Federal Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of your Credit Union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

Information We Collect And Disclose About You

We collect nonpublic personal information about you from the following sources: Information we receive from you on applications and other forms; Information about your transactions with us or others; Information we receive from a consumer reporting agency; Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all of the information we collect, as described previously and as permitted by law, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Bluestone Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

WHAT YOU CAN DO TO HELP PROTECT YOUR PRIVACY

Bluestone Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (Personal Identification Numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

If you have any questions concerning this notice, please contact us at memberservice@bluestonefcu.org or call us at 651-452-3131 or 1-888-452-3131. We are here to serve you.

Unlock your dreams. We offer a wide range of competitive home financing options to fit your needs. Ask us about our First Mortgage, Refinance, Home Equity Loans and Lines of Credit. Talk to us first and we'll find a solution that works just for you!