

# the CHISEL

HELPING YOU SCULPT YOUR FINANCIAL FUTURE

A QUARTERLY PUBLICATION OF BLUESTONE FEDERAL CREDIT UNION

SUMMER 2009

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### **DON'T GET BURNT WITH OUR COMPETITOR'S HIGH RATES AND HIDDEN FEES.**

Relax and benefit from your Credit Union's low rates, minimal fees and flexible terms that soothe the scorching budget.

### **AS LOW AS 4.24% APR FOR UP TO 72 MONTHS!**

Enjoy low rates through summer on our new and used auto loans. Receive financing as low as 4.24% APR for up to 72 months.

Have a loan with someone else and want a better rate? Refinance with us and we could save hundreds of dollars over the life of your loan!

### **AS LOW AS 5.00% APR!**

Low rates mean low payments! Through August, get a fixed-rate Home Equity Loan or Line of Credit for as low as 5.00% APR. Also, check with us first when you're looking for your first mortgage. Contact us to learn more about your options.

*APR = Annual Percentage Rate. Rates based on credit history and subject to change without notice. No refinancing of current Bluestone FCU auto loans. Promotion ends 8/31/09. Some restrictions may apply. Consult your tax advisor for deductibility options.*

### **EASY ACCESS TO CONSUMER INFORMATION**

You're just a click away from online answers to your financial questions. At [www.bluestonefcu.org](http://www.bluestonefcu.org), visit our Home & Family Finance Resource Center to calculate what your car payment could be with a new loan or just browse through the "Leisure & Travel" section to plan your next trip. Buying a home? Check out "Housing" for a home buying section that walks you through the entire process. You can search for the latest information on any topic.



## FREE TO BE ME CHECKING ACCOUNT – CREATED SPECIFICALLY FOR THE 14-19 CROWD

Bluestone Federal Credit Union is proud to introduce the new Free to Be Me Checking Account. It's important to establish your credit early, so if you're between the ages of 14 & 19 you can:

- Earn money on your checking account each month!
- Get a free debit card!
- Get free unlimited checks!
- Get free online banking, including e-statements & Bill Pay!
- Get free unlimited ATM withdrawals! (unless surcharges apply)
- Save with \$100 minimum deposit Share Certificates!
- Get free unlimited financial consultations!

We've extended our promotion through summer!  
Open a Free to Be Me checking account today and get \$25!

All you need to do is simply email us at [memberservice@bluestonefcu.org](mailto:memberservice@bluestonefcu.org) and we'll get you signed up. Or, just stop by the Credit Union to open your account.

*Account must remain open for 60 days or \$25 will be reclaimed. Bonus will be reported as interest on 1099-INT. Account holder responsible for any applicable taxes. Promotion good through 8/31/09. Co-signer may be required to open account.*



## MEMBERS SAVE MONEY ON AUTO AND HOME INSURANCE

As a member of Bluestone Federal Credit Union, you have access to our partner, Liberty Mutual. Through the MEMBERS® Auto and Home Insurance Program, you can save money 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.*

Congratulations to Matt Diltz who won a \$50 Visa gift card for taking Blue Cross Blue Shield's recent Credit Union survey. Survey results will help us continue to provide great service to our members.



On June 6, Judy Root celebrated 15 years of dedicated service as president of Bluestone Federal Credit Union.

## PROTECTING YOUR PRIVACY

**Bluestone Federal Credit Union (FCU)**, 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 FCU, 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.

Bluestone FCU 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](mailto:memberservice@bluestonefcu.org) or call us at 651-452-3131 or 1-888-452-3131. We are here to serve you.



Provide them with the financial education they need to succeed! Contact us to make an appointment for a

## FREE COLLEGE CONSULTATION.

## ANNOUNCEMENTS AND UPCOMING EVENTS

**IN OBSERVANCE  
OFFICE WILL BE CLOSED**

Labor Day  
Monday, September 7

### ENROLL IN EDUCATE U!

#### GET TO KNOW LUNCH & LEARN

Thursday, September 17, Noon-1pm  
Blue Cross Blue Shield, Riverpark Glassed Cafeteria

#### GET TO KNOW LUNCH & LEARN

Thursday, September 23, Noon-1pm  
DeCare Dental

### BLUESTONE FCU ANNUAL BBQ

We served more than 400 hotdogs and brats at our fifth Annual BBQ on June 12. The event allowed us to thank current members and welcome new members to Bluestone Federal Credit Union. Congratulations to long-term member, Dick LeSavage who won a new Gas Grill courtesy of our partner, Liberty Mutual.



**CU HOME BRANCH – BANK ONLINE 24/7 AT [www.bluestonefcu.org](http://www.bluestonefcu.org)**

### CONTACT US:

1252 YANKEE DOODLE ROAD  
EAGAN, MN 55121  
[www.bluestonefcu.org](http://www.bluestonefcu.org)

TEL 651.452.3131 – 888.452.3131  
FAX 651.452.5758  
EMAIL [memberservice@bluestonefcu.org](mailto: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](http://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.

