

## ANNOUNCEMENTS AND UPCOMING EVENTS

### IN OBSERVANCE OFFICE WILL BE CLOSED

Martin Luther King Jr.'s Birthday  
Monday, January 21

Washington's Birthday  
Monday, February 18

### MARK YOUR CALENDARS!

#### 2008 LUNCH & LEARNS

Bluestone Federal Credit Union is excited to continue to sponsor Lunch & Learns for their members. Members can look forward to hands-on seminars including home and auto buying, investing, budgeting, and opportunities to learn more about what the Credit Union has to offer. Check out all our events at [www.bluestonefcu.org](http://www.bluestonefcu.org).

#### 2008 ANNUAL MEETING

Blue Cross Blue Shield  
Riverpark Private Dining Room  
Wednesday, April 16  
11:45 am - 1 pm

**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)

VISIT US AT [www.bluestonefcu.org](http://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

WINTER 2008

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### NEW YEAR'S RESOLUTION:

Make this a prosperous year.

Did your personal income or circumstances change last year? Did the volatility of the market last year frighten you? Well, maybe it's time to reevaluate your investment strategy for the coming year.

If you're investing for long-term objectives like your child's education or a comfortable retirement, you may want to invest in a Federally insured IRA Account, money market or longer term share certificate. Money invested for short-term goals like this year's trip to Europe or a sizeable down payment on a second home might be best placed in an insured savings or money market account at Bluestone Federal Credit Union.

With so many factors to consider, your next step should be to contact Bluestone Federal Credit Union. If you're interested in investment options other than our IRA, share certificates, or money market accounts please contact Dave Murdock of CU Preferred Investment Services, Bluestone Federal Credit Union's financial services subsidiary, at (651) 765-6778.



Earn higher yield dividends with our

### Premium Money Market Checking Account.

Interest is tiered, so the higher your balance, the more interest you earn! For more details, contact us at 651.452.3131 or [memberservice@bluestonefcu.org](mailto:memberservice@bluestonefcu.org).



## 2008 ANNUAL MEETING

**Wednesday, April 16 at 11:45 am – 1 pm**  
**Blue Cross Blue Shield Minnesota**  
**Riverpark Glassed Cafeteria Room**  
**3400 Yankee Drive in Eagan**

Mark your calendar for Bluestone Federal Credit Union's 2008 Annual Meeting. As a member of Bluestone FCU — your voice counts. Become informed of the successes of 2007 and all the exciting plans for 2008!

**Enjoy lunch on the Credit Union!** And, as an attendee you'll receive a discounted rate for your next loan and an increased rate on your next Share Certificate. **Plus, you will have a chance to win fun prizes! Reserve your spot by Friday, April 11** to [memberservice@bluestonefcu.org](mailto:memberservice@bluestonefcu.org) or 651.452.3131. If you plan to attend and have a topic of interest, please let us know!

The board has authorized absentee ballots for those members who would like to vote, but unable to attend the meeting. For your absentee ballot, please submit a written request or email the Credit Union at [memberservice@bluestonefcu.org](mailto:memberservice@bluestonefcu.org) by Monday, March 17.



Build your dream kitchen or pay-off high interest credit cards with a  
Bluestone Federal Credit Union **Low Fixed-Rate**  
Home Equity Loan. For details, contact Kathy, our Loan Manager, at  
651.452.3131 ext. 621 or [k.smith@bluestonefcu.org](mailto:k.smith@bluestonefcu.org).

## HELP PAVE THE CREDIT UNION'S FUTURE

Volunteer your time and talents by representing Credit Union membership as a Board of Director. Bluestone FCU has two seats available, with one incumbent, for a three-year term beginning at the Annual Meeting on April 16, 2008. As a Board of Director, you'll be responsible for assisting in setting policy and providing overall direction Bluestone FCU.

Candidates must be at least 18 years old and a member in "good standing". If you're interested in this volunteer opportunity, please contact a member of the nominating committee by Monday, March 17. Bluestone FCU nominating committee members are David Spalding at 651.662.4666 or [David\\_Spalding@bluecrossmn.com](mailto:David_Spalding@bluecrossmn.com) and Alice Perry at 651.662.8042 or [Alice\\_M\\_Perry@bluecrossmn.com](mailto:Alice_M_Perry@bluecrossmn.com).



## ONLINE BANKING – SAVES TIME AND MONEY!

If doing your banking has become a hassle of frequent ATM visits and long lines at the teller window, you should consider handling your accounts online, from the comfort and privacy of your own home. More than just a way of viewing your accounts, online banking can revolutionize the way that you keep track of your money.

Here are some of the many advantages of doing your banking online:

**All access, all hours.** With online banking you get 24-hour access to your accounts from wherever you have Internet access. You can view your balances, transfer money, or even download your transactions into your own personal finance software.

**Easy bill paying.** With Bill Pay, you set up each of your accounts just once and then you can pay your monthly bill with the click of a mouse. An even more efficient solution is to set up recurring payments, so the bills are taken care of automatically and you don't even have to think about it.

**Print all transactions.** Make sure to print verifications of everything you do, and at the end of the month you can compare your printed records to the statement you get from Bluestone FCU.

**Start slowly.** You don't have to rush into online banking. Try starting slowly by paying one or two bills a month online, and seeing if everything goes smoothly. Don't worry if you don't know where to start; Bluestone Federal Credit Union offers an online tutorial to walk you through the process. We would also like to show you how it works! Just contact a member service representative and we'll help you begin.

Bluestone Federal Credit Union offers

## free Bill Pay and E-statements.

Sign-up online at [www.bluestonefcu.org](http://www.bluestonefcu.org) under CU Home Branch or, let us do it for you by contacting us at 651.452.3131 or [memberservice@bluestone.org](mailto:memberservice@bluestone.org)!

## \$8,500 IN SCHOLARSHIP MONEY AVAILABLE THROUGH THE FIC

The Minnesota Family Involvement Council (FIC) has \$8,500 available in scholarship money for Minnesota credit union members and their families who are continuing their education!

The FIC is offering two \$1,000 scholarships and thirteen \$500 scholarships to 15 credit union members throughout Minnesota. Any individual attending a college or university, graduate or law school, 2- or 4-year program or community or technical college in the fall of 2008/spring 2009 is eligible.

Those interested in applying need to complete a one-page application form and submit a typed essay (up to 500 words in length) completing the statement: "How should your credit union help you prepare for life?" Applicants are encouraged to research the topic using any sources available. The scholarship deadline is February 1, 2008. The 15 scholarship recipients will be selected and announced in the spring of 2008.

For an application packet, please contact us at 651.452.3131 or apply online at [www.mnfic.org/scholarships.html](http://www.mnfic.org/scholarships.html).

