

the CHISEL

HELPING YOU SCULPT YOUR FINANCIAL FUTURE

A QUARTERLY PUBLICATION OF BLUESTONE FEDERAL CREDIT UNION

WINTER 2010

INSIDE:

MARK YOUR CALENDARS FOR OUR 2010 ANNUAL MEETING.

BECOME A VOICE IN THE GROWTH OF YOUR CREDIT UNION.

GET EMPOWERED BY ENROLLING IN EDUCATE U.

TRANSITIONING? KNOW YOUR OPTIONS WITH YOUR 401K.

DOES YOUR CREDIT UNION ROCK?

DEAR VALUED MEMBER / OWNER

On behalf of Bluestone Federal Credit Union, I want to wish you and your family a prosperous New Year!

In 2010, your Credit Union will continue to look out for your unique interests and provide a high level of service. Our philosophy is simple, whether it's providing a loan to help a member cover unexpected medical bills, giving financial counseling to a member who was just laid-off, or offering a better rate on a car loan, we make every attempt to make a difference in our members' lives.

We look forward to working for you in 2010!



Judy Root, President

Introducing our newest product: First Position Home Equity Loans

Let us refinance your mortgage, so you can have lower payments and possibly a shorter term. Act now and we'll save you thousands of dollars in closing costs!

Subject to approval. Bluestone will pay up to \$250 in closing costs, not including a standard appraisal if one is required. Maximum Loan to Value of 70%. Escrowing of taxes and insurance is not available with this product. Minimum loan amount of \$10,000. Maximum term of 15 years. Promotion ends 5/31/10.



2010 ANNUAL MEETING

Wednesday, April 14 at 11:45 am – 1 pm
Blue Cross Blue Shield Minnesota

Riverpark Glassed Cafeteria Room
3400 Yankee Drive in Eagan

Join us for our 2010 Annual Meeting. Find out how your Credit Union continues to be strong and solid through the challenging economy. Also, learn about what we're doing to continue to grow and thrive in 2010.

You benefit from attending. Enjoy lunch on us! And, as an attendee you'll also receive a discounted rate for your next loan and an increased rate on your next Share Certificate. Reserve your spot by Thursday, April 8 to memberservice@bluestonefcu.org or 651.452.3131. Have a topic of interest? Just 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 by Monday, March 15.

BECOME A VOICE IN THE GROWTH OF YOUR CREDIT UNION.

Volunteer your time and talents by representing Credit Union membership as a member of the Board of Directors. Bluestone FCU has one seat up for re-election, with one incumbent, for a three-year term beginning at the Annual Meeting on April 14. As a Board member, you'll be responsible for assisting in setting policy and providing overall direction for the Credit Union.

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 15.

Nominating committee members are: Jake Bland at 651.662.7359 or Jacob_Bland@bluecrossmn.com, Tom Morrison at 651.662.0168 or Thomas_Morrison@bluecrossmn.com, and Alice Perry at 651.662.8042 or Alice_M_Perry@bluecrossmn.com.

KNOW YOUR OPTIONS

If you're changing employers, switching careers or even retiring, there is more than your immediate future at stake. The money you have in a 401(k) or other retirement plan with a former employer is likely to be a large source of your retirement income. What you do with that savings will affect you long after you have adjusted to a new career, job or retirement. We're here to help you sort through the many choices you have. For a complimentary consultation, please contact Deb Erickson, CU Preferred Investments, at 952.454.3742.

Securities are offered through Financial Network Investment Corporation, a registered broker dealer member SIPC. Bluestone Federal Credit Union is not affiliated with Financial Network. Investment products are: Not FDIC/NCUSIF insured May go down in value Not Bluestone Federal Credit Union guaranteed Not a deposit Not insured by any federal government agency.

Does your Credit Union Rock? Are you a proud member/owner of Bluestone Federal Credit Union and wanna shout it out loud?!

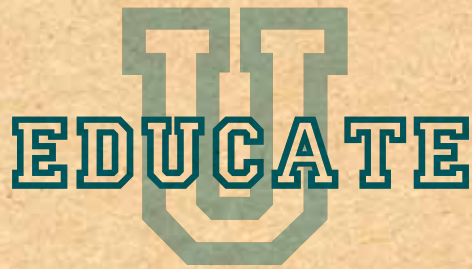
Be a Rock Star and refer an eligible friend or family member and get the t-shirt that says it all. Share the Credit Union experience and wear it with pride — you don't even have to say word.

What needs to happen? All they need to do is go to bluestonefcu.org, click on the My CU Rocks logo and follow the directions that'll let us know you referred them!



my credit union
ROCKS!

Enroll today!



2010 CURRICULUM

Make 2010 a year to improve your financial well-being by enrolling in Educate U. Reserve your space today at memberservice@bluestonefcu.org or 651.452.3131. Sign up for one or all of our classes. Members and non-members are welcome. It's simple, convenient, and did we mention you get FREE lunch?

FEBRUARY

Budgeting

Thursday, February 11, Noon-1pm
Blue Cross Blue Shield
Riverpark Glassed Cafeteria

MARCH

Investing

Thursday, March 18, Noon-1pm
Blue Cross Blue Shield
Riverpark Glassed Cafeteria

APRIL

Get to Know Your Credit Union

Thursday, April 8, Noon-1pm
Blue Cross Blue Shield
Riverpark Glassed Cafeteria

Home Buying

Thursday, April 15, Noon-1pm
Blue Cross Blue Shield
Riverpark Glassed Cafeteria

MAY

Auto Buying

Thursday, May 20, Noon-1pm
Blue Cross Blue Shield
Riverpark Glassed Cafeteria

SEPTEMBER

Budgeting

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

Investing

Thursday, September 16, Noon-1pm
Blue Cross Blue Shield
Riverpark Private Dining Room

OCTOBER

Get to Know Your Credit Union

Thursday, October 14, Noon-1pm
Blue Cross Blue Shield
Riverpark Glassed Cafeteria

NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate your Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the STAR, Instant Cash, Plus, Visa, Mastercard, Maestro, Cirrus, Quest, American Express, Discover/Novus, and Pulse networks.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact us with any questions you may have regarding this notice.

ANNOUNCEMENTS AND UPCOMING EVENTS

**IN OBSERVANCE
OFFICE WILL BE CLOSED**

Martin Luther King Jr.'s Birthday
Monday, January 18

Presidents' Day
Monday, February 15



Got loose change?

Introducing CoinMax, our new self-serve coin machine, making it easier for you to turn those coins into green!

NOTICE:

To better keep you informed on Credit Union announcements and promotions, please provide us with your most current contact information (home address, email address, phone number, etc.). Either stop in or email us at memberservice@bluestonefcu.org

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

 **bluestone**
FEDERAL CREDIT UNION

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.

