

## Welcome to your Credit Union!

**Bluestone Federal Credit Union** is not your stereotypical community financial institution. We offer you, our member, the unexpected: convenience, technology and access like a national bank; with the expected: great member service and rates. Browse through this member kit to take a look at all the benefits you'll enjoy just by being a member of our Credit Union. If you'd like to learn more about a service, scan the QR codes provided throughout or refer to the additional materials for how to setup, login and navigate the many services Bluestone has to offer!

**Be you, be Bluestone.** Bluestone Federal Credit Union is owned and governed by you, its members. There are no outside shareholders or profits to get in the way. Instead, our earnings are returned right back to our members in the form of lower rates and less fees. Not to mention, higher returns on your deposits.

**Always in your corner.** Our service is rooted in strong member service values. In today's world, this means availability, access and convenience. As a member, you're an owner, and we're going to treat you that way. We're always a call, click, or visit away. Bluestone FCU pledges to have the latest financial technologies to help you get the most out of your membership.

Sincerely,



Jeff Jorgensen  
President

### BRANCHES & CONTACT INFORMATION

#### EAST BRANCH

3400 S Sycamore Ave  
Sioux Falls, SD 57110  
Lobby: 9AM-5PM M-F  
Drive Up: 7:30AM-5:30PM M-F  
Sat. Lobby & Drive Up: 9AM-12PM

#### NORTH BRANCH

901 N West Ave  
Sioux Falls, SD 57104  
Lobby: 9AM-5PM M-F  
Drive Up: 7:30AM-5:30PM M-F

#### SOUTHWEST BRANCH

5010 S Solberg Ave  
Sioux Falls, SD 57108  
Lobby: 9AM-5PM M-F  
Drive Up: 7:30AM-5:30PM M-F  
Sat. Lobby & Drive Up: 9AM-12PM

#### MEMBER SERVICE CENTER

7:30AM-6PM M-F 9AM-12PM Sat.

Voice: 605.367.7070

Text/Video: 605.799.6640

Email: [msc@bluestonefcu.org](mailto:msc@bluestonefcu.org)

Live chat online during normal business hours.

[www.bluestonefcu.org](http://www.bluestonefcu.org)



## ATM LOCATIONS

For fast cash, visit any of our 3 branches, our ATM located in the VA Hospital or any in-network ATM. Access your checking and savings accounts with your Visa Debit Card or ATM Card. Bluestone FCU is part of the Advantage Network with access to your account and funds surcharge free, and the Allpoint ATM network, with access to over 55,000 surcharge free ATMs across the county. *Transaction fees may still apply, based on your member rewards level, see "Relationship Points" for complete details.*

### ATM LOCATIONS

East Branch (Drive Up)  
3400 S Sycamore Ave  
Sioux Falls, SD 57110



North Branch (Drive Up)  
901 N West Ave  
Sioux Falls, SD 57104

ATM also located inside the  
Sioux Falls VA Hospital Lobby.

Southwest Branch (Drive Up)  
5010 S Solberg Ave  
Sioux Falls, SD 57108



*Find the nearest Advantage/Allpoint Network ATM at our website  
[www.bluestonefcu.org](http://www.bluestonefcu.org) or <https://advantage-network.com/atm-locations/>*

## SHARED BRANCHING

Bluestone FCU is part of the Xtend Shared Branching network, a national coalition of credit unions that can handle transactions for each other's members. Make a deposit, withdraw cash, make loan payments, and more!

### Summary:

- FREE shared branching network nationwide
- Over 200 branch locations to use
- A photo ID and your Bluestone FCU account number is all you need
- Easy to locate closest branch wherever you are

*-To find the nearest Xtend Shared Branching location,  
Or visit <https://search.xtendcu.com>*



## ONLINE BANKING, TELEPHONE SERVICES & MOBILE BANKING

Accessing your account on the go is easy with Bluestone FCUs technology services. Access ItsMe247 Online Banking online at [www.bluestonefcu.org](http://www.bluestonefcu.org). Full-service banking is also available on mobile devices like smart phones and tablets in our Bluestone mobile app.

## Online Banking

With ItsMe247 Online Banking, it's like having a branch available 24/7, just a click away. Everything you need to handle your accounts is right at your fingertips. From transferring money, to applying for and paying loans, to eAlerts, current rates, membership points, cleared checks and more, ItsMe247 is your money, on your time.

*-To access your account, visit <https://www.bluestonefcu.org/>*

*-For more information on ItsMe247, visit*

*<https://ondemand.cuanswers.com/getting-to-know-its-me-247-online-banking/>*



## Bill Pay

Bill Pay inside of ItsMe247 Online Banking is a safe, secure and efficient method of paying everything from your insurance to lawn service. By authorizing electronic payments from your Bluestone checking account, you can pay bills without the hassle of writing (and mailing) checks. Set up Bill Pay by logging into Online Banking and clicking the 'Pay & Transfer' tab on your computer or, under 'Move Money' on our mobile app.

*-Must have a Bluestone FCU checking account to use this service.*

*For more information, refer to the ItsMe247 Bill Pay brochure included in this packet.*

## Pay Anyone

Send money to any individual located in the United States, using Pay Anyone, our person-to-person, or P2P service. You won't even need their account information. Instead – you'll be asked how you want to send the payment: a secure text message or email. With your transfer, you enter a password that you provide your recipient. They'll be sent a secure website link that walks them through the steps of collecting the money you sent. And the best part? It's free!

*For more information, refer to the ItsMe247 Bill Pay brochure included in this packet.*

## Mobile Text Banking

Checking your balances and receiving alerts about your accounts is as easy as sending and receiving a text message. Enroll in this service by visiting with a Bluestone FCU Member Service Representative or under the 'Go Mobile' tab inside ItsMe247 Online Banking.

*- For more information and a list of text commands, refer to our ItsMe247 Text Banking Brochure, included in this packet.*

## eAlerts

Part of mobile text banking, eAlerts are electronic alerts sent via text message when account balances get to a certain level, ACH items are posted, loan payments are coming due or when an e-notice is generated. Sign up for e-alerts inside ItsMe247 by clicking on the dropdown arrow by your profile name and going to 'Personal Info & Settings' then clicking on 'eAlert Subscriptions.'

*-For more information, refer to our ItsMe247 Text Banking Brochure, included in this packet.*

## CU-Talk (Phone Banking)

Convenient, automated 24/7 phone access to your accounts simply by dialing 605-335-0723 or 1-888-818-0019.

*-For more information, refer to our CUTalk Brochure, included in this packet.*



### Bluestone Federal Credit Union Mobile (Mobile App)

The power of a branch, in the palm of your hand! It's fast, FREE and convenient. Bluestone's mobile app is ItsMe247 Online Banking, in a simple to navigate app. You can even deposit paper checks with our \$napChek mobile check deposit! Whether you need to find an ATM, pay bills in your PJs, view old statements or transfer funds, our mobile app is like having a branch in your pocket!

*-Available in your app store.*

*-Access Help inside the Bluestone app, by clicking 'More' and scrolling down. There you'll find a Feature Guide and Commonly Asked Questions.*

### \$napChek Mobile Deposit

Save yourself a trip to the branch and deposit checks from your phone! Registration is required to use this service and approval can take up to (1) business day. 90 day waiting period for new members. Once approved, you can access \$napChek anytime. Login to your Bluestone app, click 'Move Money,' then click 'Deposit Check' and follow the prompts. It's as easy as taking a picture!

## ADDITIONAL CONVENIENCE SERVICES

### Revolving Lines of Credit & ACH On-Demand

Protecting you from overdraft fees and accessing your money right away are two more ways Bluestone FCU makes your money more convenient. A Revolving Line of Credit is a flexible personal loan where you only pay interest on funds used.

*See "Personal Loans" under 'Loans' for more information.*

*ACH On-Demand allows us to post specific pending ACH deposits early for our members.*

*\$10 fee applies, must request early posting, only specific types of deposits eligible.*

### Visa Gift Cards and Prepaid Cards

Whether you need a one-time gift, a card to use for everyday purchases or something to take with you on that next trip, we've got prepaid cards that are a safe, convenient alternative to cash.

Cards we offer include:

- Visa Gift Cards
- Everyday Spend
- TravelMoney

### Additional Services

At Bluestone, we'd like to help meet all your financial needs, conveniently. We also offer:

- Direct Deposit
- Payroll Deduction
- Money Orders
- Notary Public

## LOANS OF ALL TYPES

When it comes to loans, we've got you covered! Apply & sign all online or in-person, you choose.

*-For more information, see our Lending Services Brochure, included in this packet.*

### Vehicle Loans

New or used (regardless of model year!) finance your car, boat, motorcycle or RV at Bluestone, and you always get the same great rate, flexible terms and no application fee! Plus, with your reward points, you can reduce your rate up to 1.00%! We also offer:

- Credit Life & Disability Insurance
- Guaranteed Auto Protection (GAP)
- Extended Service Contracts
- Automatic Transfers of Payment
- Consumer Reports Information Guides

### Personal Loans

Unforeseen emergencies, vacations, back-to-school expenses, remodeling or overdraft protection. These diversely purposed loans fit your lifestyle needs. Bluestone offers two different types of personal loans:

- Personal Fixed Rate Loans
- Revolving Lines of Credit

### Credit Cards

All the convenience and affordability you deserve. Bluestone credit cards have no annual fees or cash advance fees! We offer 3 different cards:

- VISA Credit Card
- VISA Platinum Credit Card with Rewards
- MasterCard Credit Card

### Mortgage Loans

Bluestone FCU can help you build or purchase a new home, or refinance an existing one. We can also help you use your home's equity to finance education, home improvements or that family vacation. You can even use your home equity to consolidate high interest credit card bills! Mortgage products we offer:

- Home Equity Line of Credit (HELOC)
- Home Equity Loans with a fixed rate and term
- Construction Loans
- Land Loans
- Home Improvement Loans

## SAVINGS, SHARE CERTIFICATES AND DRAFT ACCOUNTS

Bluestone Federal Credit Union offers you and your family a comprehensive range of financial services designed exclusively for our member/owners.

*-For more information, see our Deposit Products Brochure, included in this packet.*

### Share Accounts (Savings Accounts)

Rest easy with your money safe and sound in an account that has no monthly service fees or minimum balance requirements.

### Super Access Share (SAS) and Money Market Savings Accounts

Seeking a little higher return while not sacrificing access to your funds? We've got options!

### Christmas Club Accounts

Eliminate the financial strain of the season and remove the temptation to spend by saving for Christmas all year long with a specially designated Christmas account.

### Youth Accounts

Minors under the age of 18 are encouraged to come in to a branch and open their own savings account. It's a great way to start saving allowance, birthday or lemonade stand money. What's more, the accompanying parent or guardian opening the account will also receive 3000 relationship points!

### Share Certificates of Deposit (CDs)

We offer certificates ranging from 3-60 month terms, low minimum deposits, plus ways to "bump up" our already-competitive rates!

### Individual Retirement Accounts (IRAs)

We have a range of IRA products to help you prepare for the future. Available products include:

- IRA Shares
- IRA Certificates
- Traditional, Roth & Education IRAs

### Share Draft Accounts (Checking Accounts)

Easy to access and easy to manage, your money is always right at your fingertips. And if you like checking that's absolutely FREE, you're absolutely in luck!

### Debit Card Roundup

Want to save money without thinking? Automatically save the "spare change" from your debit card purchases in a designated account.



All of our deposit accounts are insured through the NCUSIF (National Credit Union Share Insurance Fund) for \$250,000 per ownership type.

## RELATIONSHIP POINTS

Our members have many choices when it comes to choosing a financial institution—our Relationship Pricing Rewards program is one way we’re saying thank you for your membership!

### How do I receive rewards?

All members are automatically enrolled the only thing you have to do is sit back and watch your points accumulate as you use your Credit Union products and services. Your account is scored on a monthly basis, giving you the ability to increase your status every month.

<b>PRIMARY</b>	Share Draft Products with Negative Balance	-999
	Share Draft Account (Paid once per type – Basic, Dividend Bearing, or Money Market Checking)	175
<b>SAVINGS</b>	Non-IRA Certificate	10
	IRA Plan or Certificates (Paid once per plan – Roth, Traditional, or Coverdall)	5
	Share Products with Negative Balance	-999
	Aggregate Savings Balance \$5,000-\$9,999	25
	Aggregate Savings Balance \$10,000-\$24,999	50
	Aggregate Savings Balance \$25,00-\$49,999	75
	Aggregate Savings Balance \$50,000-\$999,999,999	100
<b>LENDING</b>	Mortgage Loans	200
	HELOCs or Construction Loans	250
	All Other Loans	150
	Delinquency Level Loans (31+ Days)	-999
	Aggregate Loan Balance \$5,000-\$24,999	25
	Aggregate Loan Balance \$25,000-\$49,999	50
	Aggregate Loan Balance \$50,000-\$99,999	75
	Aggregate Loan Balance \$100,000-999,999,99	100
<b>SELF SERVICE</b>	Active Debit Card	10
	Active CU*Talk	10
	Active It’sMe247 Online Banking	25
	Enrolled in It’sMe247 Bill Pay	175
	Enrolled in E-Statements	75
	Credit Card (Limit 1)	150
<b>DEPOSIT</b>	Payroll Deposit (At least 1 per month)	51
	ACH Deposit (At least 1 per month)	51
	Loan Payments via AFT – Active	25

### What do the points mean?

Your account is considered one of four levels based on how many points you earn each month when your account is scored. The higher your level the more perks you’ll enjoy! The levels are as follows:

- Basic 0-299
- Silver 300-500
- Gold 551-700
- Platinum 701+





### What perks can I earn at each level?

Depending upon the level of your membership each month, the following perks apply:

	Basic 0-299	Silver 300-550	Gold 551-700	Platinum 701+
<b>FREE</b> Overdraft Transfers from Share Account				X
<b>FREE</b> ItsMe247 Bill Pay! (with E-Statement)			X	X
<b>FREE</b> Cashier's Checks			X	X
<b>FREE</b> Money Orders			X	X
<b>FREE</b> Statement Printouts			X	X
<b>FREE</b> Check Cashing		X	X	X
# of <b>FREE</b> Advantage Network ATM Withdrawals Per Month	10	15	20	Unlimited
Monthly Consumer Loan <b>Interest Refund</b> (credited to share-000)		0.01%	0.03%	0.05%
Monthly Overdraft Protection (RLOC) <b>Interest Refund</b> (credited to share-000)		0.03%	0.05%	0.10%
Monthly HELOC <b>Interest Refund</b> (credited to share-000)		0.03%	0.05%	0.10%
Monthly Share <b>Bonus Dividend</b> (credited to share-000)		X	X	X
Monthly Fixed Rate Certificate <b>Bonus Dividend</b> (credited to share-000)		X	X	X
Monthly Fixed Rate IRA <b>Bonus Dividend</b> (credited to share-000)	X	X	X	X
<b>FREE</b> \$napChek Mobile Deposits (via BluestoneFCU Mobile)	X	X	X	X
<b>FREE</b> VISA Checkcard w/ATM Access	X	X	X	X
<b>FREE</b> PIN Transactions w/ Debit Card	X	X	X	X
Unlimited Debit Card Transactions	X	X	X	X
Unlimited ItsMe247 Transactions	X	X	X	X
<b>FREE</b> E-Statements	X	X	X	X
Unlimited CU*Talk Access	X	X	X	X
<b>FREE</b> 1st Box of CU Designated Style Checks	X	X	X	X
<b>FREE</b> Check Imaging with ItsMe247	X	X	X	X
E-Statements <b>Rewards</b> (credited to share-000)	\$0.25	\$0.25	\$0.25	\$0.25

### What else can I do with my points?

Your reward points can be redeemed for the rewards you choose that best fit your lifestyle. Choose cash, waived fees, rate increases or reductions!

#### Waived Fees

\$5 Bill Pay Fee	1,000 points
\$5 inactive Fee	1,000 points
\$25 Stop Payment Fee	5,000 points
\$25 NSF Fee	5,000 points
\$25 Skip-a-Pay Fee	5,000 points

#### Loan Rate Reductions on New/Refinanced Loans

0.250% Loan Rate Reduction	5,000 points
0.375% Loan Rate Reduction	10,000 points
0.500% Loan Rate Reduction	15,000 points
0.750% Loan Rate Reduction	25,000 points
1.00% Loan Rate Reduction	50,000 points

#### Share Certificate Rate Increase on New/Maturing

0.250% Share Certificate Rate Increase	5,000 points
0.375% Share Certificate Rate Increase	10,000 points
0.500% Share Certificate Rate Increase	15,000 points
0.750% Share Certificate Rate Increase	25,000 points
1.00% Share Certificate Rate Increase	50,000 points