



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,

A handwritten signature in black ink that reads "Jeff Jorgensen". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

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: 605.525.6700
Email: msc@bluestonefcu.org
Live chat online during normal business hours.
www.bluestonefcu.org

VA HOSPITAL – ITM ONLY

(Located inside the VA Hospital – debit card needed)
2501 W 22nd St
Sioux Falls, SD 57105
Open 24hours

ATMs & ITMs – Intelligent Teller Machines

For fast cash, deposits, transfers or more **24 hours a day, 7 days a week**, visit one of our 4 Intelligent Teller Machines, or ITMs. Almost everything you can do in-branch, you can do at an ITM. They are conveniently located in the drive-ups at our 3 branches and inside the VA Hospital. Debit card and PIN required.

Access your checking and savings accounts with your Visa Debit Card or ATM Card. Bluestone FCU is part of both the Co-op and MoneyPass Networks with access to your account and funds surcharge free. *Transaction fees may still apply, based on your member rewards level, see "Relationship Points" for complete details.*

BLUESTONE ITM 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

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

ITM also located inside the Sioux Falls VA Hospital



To find the nearest ATM/ITM, scan or go to
<https://www.bluestonefcu.org/itmlocator/>



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,
scan or go to <https://search.xtendcu.com>



ONLINE BANKING, TELEPHONE SERVICES & MOBILE BANKING

Accessing your account on the go is easy with Bluestone FCUs technology services. Full-service online banking is available with ItsMe247 at www.bluestonefcu.org and in our Bluestone mobile app, free to download in your app store.

For video tutorials of the many services ItsMe247 offers, scan or go to
<https://www.bluestonefcu.org/itsme247-how-to/>



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/>

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.

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!

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.



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.

CU-Talk (Phone Banking)

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

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, then click 'Deposit Check' and follow the prompts. It's as easy as taking a picture!

ADDITIONAL CONVENIENCE SERVICES

Revolving Lines of Credit

Protecting you from overdraft fees is one way 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.

ACH On-Demand

Accessing your money right away is another way Bluestone FCU makes your money convenient. 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, visit <https://www.bluestonefcu.org/spend/>

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! We also offer:

- **Green Loan Discounts**
 - 0.50% for vehicles rated \geq 28MPG highway per fueleconomy.gov
 - Plug In, Pay Less discount 0.75% for electric vehicles
- Use your relationship reward points to reduce your rate up to 1.00%!
- 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 2 different cards:

- VISA Credit Card
- VISA Platinum Credit Card with Rewards

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.

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 babysitting money. What's more, the accompanying parent or guardian opening the account will also receive 3,000 relationship points under our Member Referral Program!

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 Arrangements (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.



Your savings federally insured up to at least \$250,000 by the National Credit Union Administration.

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 earn rewards?

All members are automatically enrolled, accumulating as you use your Credit Union products and services. Refer to the following charts for How to Earn Points, Membership Level Perks and how to Cash in Your Rewards. Your account is scored on a monthly basis, giving you the ability to increase your Membership Level every month.

How to Earn Points

Primary	Share Draft Products with Negative Balance	-999
	Share Draft Account (paid once per type - Basic, Dividend Bearing, or Money Market Checking)	175
Savings	Non-IRA Certificate	10
	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 \$25,000-\$49,999	75
	Aggregate Savings Balance \$50,000-\$999,999,999	100
Lending	Mortgage Loans	200
	HELOCs or Construction Loans	250
	All Other Loans	150
	Delinquency Level Loans (31+ Days)	-999
	Aggregate Loan Balance \$5,000-\$9,999	25
	Aggregate Loan Balance \$10,000-\$24,999	50
	Aggregate Loan Balance \$25,000-\$49,999	75
	Aggregate Loan Balance \$50,000-\$999,999,999	100
	# of Credit Card Transactions 16-30	20
	# of Credit Card Transactions 31-60	30
	# of Credit Card Transactions 61-999	40
	Credit Card Dollars \$500-\$999	20
	Credit Card Dollars \$1,000-\$2,999	30
	Credit Card Dollars \$3,000-\$999,999	40
Self-Service	Active Debit Card	10
	Active ItsMe247 Online Banking	25
	Enrolled in ItsMe247 Online Bill Pay	175
	Enrolled in eStatements	75
	Credit Card (Limit 1)	150
	# of Debit Card Transactions 31-60	20
	# of Debit Card Transactions 61-90	30
	# of Debit Card Transactions 91-999	40
	Debit Card Dollars \$500-\$999	20
	Debit Card Dollars \$1,000-\$2,999	30
	Debit Card Dollars \$3,000 and up	40
	Valid Email Address	25
	Enrolled in eNotices	25
	Enrolled in eAlerts	25
	Mobile Text Banking	25
Mobile Web Banking	25	
Wrong Address	-100	
Deposit	ACH Deposit (at least 1 per month)	51
	Loan Payments via AFT - Active	25
	Loan Payments via ACH - 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 Membership Level Perks apply:

Membership Level Perks

	Basic	Silver	Gold	Platinum
FREE Overdraft Transfers from Share Account				X
FREE ItsMe247 Bill Pay! (with E-statement)			X	X
FREE Cashier's Checks			X	X
FREE Money Orders			X	X
FREE Statement Printouts			X	X
FREE Check Cashing		X	X	X
Monthly Consumer Loan Interest Refund (credited to Share-000)		0.01%	0.03%	0.05%
Monthly Overdraft Protection (RLOC) Interest Refund (credited to Share-000)		0.03%	0.05%	0.10%
Monthly HELOC Interest Refund (credited to Share-000)		0.03%	0.05%	0.10%
FREE \$snapChek Mobile Deposits (via BluestoneFCU Mobile)	X	X	X	X
FREE Visa Checkcard w/ ATM Access	X	X	X	X
FREE PIN Transactions w/ Debit Card	X	X	X	X
Unlimited Debit Card Transactions	X	X	X	X
Unlimited ItsMe247 Transactions	X	X	X	X
FREE E-Statements	X	X	X	X
Unlimited CU*Talk Access	X	X	X	X
FREE 1st Box of CU Designated Style Checks	X	X	X	X
eStatement Rewards (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!

Cash in Your Reward Points

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 CDs

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