



## Welcome to your Credit Union!

**Bluestone Federal Credit Union** is your community financial institution of choice. We offer you, our member, convenience, technology and a full suite of products and services to meet you where you are in your financial journey. As a member owned financial institution, you can expect great member service and great 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 "Alayna Johnson".

Alayna Johnson  
President

## BRANCHES & CONTACT INFORMATION

### EAST BRANCH

3400 S Sycamore Ave  
Sioux Falls, SD 57110  
Lobby: 8:30AM-5PM M-F  
Drive Up: 8:30AM-5PM M-Th  
8:30AM-6PM Fridays  
Sat. Lobby & Drive Up: 9AM-12PM

### NORTH BRANCH

901 N West Ave  
Sioux Falls, SD 57104  
Lobby: 8:30AM-5PM M-F  
Drive Up: 8:30AM-5PM M-Th  
8:30AM-6PM Fridays

### SOUTHWEST BRANCH

5010 S Solberg Ave  
Sioux Falls, SD 57108  
Lobby: 8:30AM-5PM M-F  
Drive Up: 8:30AM-5PM M-Th  
8:30AM-6PM Fridays  
Sat. Lobby & Drive Up: 9AM-12PM

### MEMBER SERVICE CENTER

8AM-6PM M-F 9AM-12PM Sat.

**Voice: 605.367.7070**

**Text: 605.525.6700**

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

Live chat, digital phone calls and video during normal business hours @ [www.BluestoneFCU.org](http://www.BluestoneFCU.org)

## ATMs & ITMs – Intelligent Teller Machines

For fast cash, deposits, transfers and more **24 hours a day, 7 days a week**, visit one of our 5 Intelligent Teller Machines, or ITMs. Almost everything you can do in-branch, you can do at an ITM. Conveniently located in the drive-ups at our 3 branches, inside the VA Hospital and by the Western Mall. *Debit or credit card and PIN required.*

Access your checking and savings accounts with your Visa Debit Card. Bluestone FCU is part of both the Co-op and MoneyPass Networks with access to your funds surcharge free.

### 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



Western Mall (Drive Up)  
2251 W 41<sup>st</sup> St  
Sioux Falls, SD 57105

VA Hospital (Inside)  
2501 W 22<sup>nd</sup> St  
Sioux Falls, SD 57105

## 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 FCU's technology services. Full-service online banking is available with ItsMe247 at [www.BluestoneFCU.org](http://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. Call Member Services at 605-367-7070 to get started.



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

Like having a branch in your pocket. It's fast, FREE and convenient. Bluestone's mobile app is ItsMe247 Online Banking, in an easy to navigate app. You can deposit paper checks with \$snapChek mobile check deposit, find an ITM or ATM, pay bills, view old statements, transfer funds, lock and unlock cards and more!

*-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.*

### \$snapChek 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 \$snapChek 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

### LoanPay Xpress

**Great for members who also have accounts at other institutions!**

Bluestone offers LoanPay Xpress, a secure way to make payments to your Bluestone loan from a Visa or Mastercard debit card from another financial institution. Available at BluestoneFCU.org. Just click the Quick Options menu then, Make a Loan Payment to get started.

### InvestiFi

**Investment portal directly connected to your checking account for no transfer delays!**

We've partnered with InvestiFi, a technology provider, to connect our members with a new investment portal and a simple, secure way to make self-directed investing available to you, all accessed through your current online banking. You can buy, sell and hold stock, with no additional apps to download. Educational resources also available for everyone from the inexperienced to the well-seasoned investor.

### 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
- Cashier's Checks
- Coin Counters
- Wire Transfers

## 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

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!

*-For more information, visit <https://www.bluestonefcu.org/relationship-points/>*

### 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
<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
Monthly <b>Consumer Loan</b> Interest Refund (credited to Share-000)		0.01%	0.03%	0.05%
Monthly <b>Overdraft Protection (RLOC)</b> Interest Refund (credited to Share-000)		0.03%	0.05%	0.10%
Monthly <b>HELOC</b> Interest Refund (credited to Share-000)		0.03%	0.05%	0.10%
<b>FREE</b> \$snapChek 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
<b>Unlimited</b> Debit Card Transactions	X	X	X	X
<b>Unlimited</b> ItsMe247 Transactions	X	X	X	X
<b>FREE</b> E-Statements	X	X	X	X
<b>Unlimited</b> CU*Talk Access	X	X	X	X
<b>FREE</b> 1st Box of CU Designated Style Checks	X	X	X	X

### 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 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 Certificates

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