

BRIGHT Ideas

JANUARY 2009



THINGS ARE LOOKING UP!



Consolidate your other high interest rate loans and credit cards to BrightStar.

GET UP TO \$20,000
with fixed rates as low as

6.99 %
APR

Apply Today!

Lower Your Monthly Payments
Pay off your high interest rate credit cards, and other loans

Offer Ends March 31, 2009.

Apply online at BSCU.org,
by calling **954-486-2728**
(toll free 800-637-2728), or visit
your nearest branch location.



APR - Annual Percentage Rate. Consolidation Loans from \$5000 to \$20,000 are available with repayment terms of up to 60 months. 6.99% APR is currently our lowest rate for a Consolidation Loan on amounts from \$10,000 to \$20,000, (up to 60 months) and 8.99 % APR is currently our lowest rate on amounts from \$5000 to \$9999, (up to 36 months). Your actual rate and term may vary, depending on your credit history and other factors. Example payment: \$10,000 at 6.99% APR for 60 months = \$19799 per month. Your actual payment may vary. Offer does not apply to refinancing existing BrightStar CU loans or credit cards. Rates and offers are subject to end or change at any time. Conditions and credit approval apply. Ask for complete details.



**Share
the
Love**

**THOUSANDS OF DOLLARS
IN PRIZES WILL BE AWARDED IN 2009!**

Member Referral Sweepstakes

Share the benefits of membership with someone, and we'll enter both of your names into a monthly drawing for a chance to win \$250 each when the referred member opens an account with us. We'll award a prize at the end of each month in 2009.

The more members you refer, the better your chances of winning. Plus, your entry will remain in the drawing every month (if not selected) which increases your chances to win!

Simply enter your name in the space provided on the Member Referral Form and hand it to a family member or friend eligible for credit union membership (if they live, work or go to school in Broward or Palm Beach County). Then encourage them to visit any BrightStar Credit Union branch to open an account. Additional referral cards are available at any of our convenient branches or online at www.bscu.org/sharethelove.

Go GREEN SAVE GREEN



**With BrightStar's Green Auto Loan
You can qualify for a 1/2%_{APR} Rate Discount
on qualifying "green" vehicles.**

**Apply today!
954-486-2728 • BSCU.org**

*BrightStar's Green Auto Loan program provides qualifying rate discounts of .50% APR for qualifying vehicles. There are two ways to determine if a vehicle qualifies for the Green discount: 1. the vehicle is designated by the Environment Protection Agency (EPA) as SmartWay or SmartWay Elite (www.epa.gov/greenvehicles), or 2. the vehicle has a combined MPG of 30 or more based on The United States Department of Energy current official EPA ratings (www.fueleconomy.gov). APR=Annual Percentage Rate. Conditions and credit approval apply. Your actual rate, term, payment and down payment may vary, depending on your credit history, loan amount and other factors. Offer does not apply to refinancing existing BrightStar CU auto loans. For auto refinances from other financial institutions, the loan balance must be at least \$5,000 and refinanced from another financial institution (2003 - 2008 models only); depending on the loan rate and terms, your monthly payments may or may not be reduced, and the amount you save in interest (if any) may vary. This special offer cannot be used in conjunction with any other offer - nor in addition to other rate discounts, such as the Platinum Star Membership discount or the cash back auto refinance bonus.

Free Investment Seminar WOMEN, MONEY AND POWER



April 23, 2009

Time: 5:30 p.m.

RSVP to Luis Muñoz at 954-497-4182

Location of Seminar

BrightStar Credit Union Sunrise Operations Center
5901 Del Lago Circle, Sunrise, FL 33313

Refreshments will be served

*Investments offered through CUSO Financial Services, L.P. (CFS), are not NCUA/NCUSIF insured, are not credit union guaranteed and may lose value. Investment representatives are employees of BrightStar Credit Union and registered through CFS. BrightStar Credit Union is affiliated with CFS (member FINRA/SIPC).