

BRIGHT Ideas

FEBRUARY 2008



Consolidation Loan Feeling Upside Down With Debt?

Consolidate your high interest rate credit cards and other bills to BrightStar!



Get up to \$20,000 with fixed rates as low as

6.99%

Our low rate consolidation loan will bring you right back up.

Lower Your Monthly Payments
Pay off your high interest rate credit cards and other bills
Offer Ends March 31, 2008.

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 = \$197.99 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.

Free Investment Seminar

February 21st

Wealth Transfer (Wills, Trusts, Probate)
**"How To Effectively Transfer Wealth
to the Ones Who Matter Most"**

Special Guest:

Gregory A. Ebenfeld, P.A. Attorney at Law

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).

Luis Muñoz
CFS Investment Representative

