

BRIGHT Ideas

APRIL 2008

BrightStar
CREDIT UNION[®]

Stash Your Cash at BrightStar Credit Union

**SAVINGS
& CD
ACCOUNTS**

**MONEY
MARKET
ACCOUNTS**

**INDIVIDUAL
RETIREMENT
ACCOUNTS**

Whether you are saving for college, retirement or any other life event, BrightStar has plenty of options to help you save.



Open an account online at BSCU.org, your nearest BrightStar location, or call us at 954-486-BSCU (2728).

Member savings are federally insured to at least \$100,000 through the National Credit Union Administration and backed by the full faith and credit of the United States Government.

Conditions apply. There are a variety of CD, Money Market Account Savings and IRA Savings Account rates and terms available. On some accounts, fees may reduce earnings, and penalties may be imposed for early withdrawal. Ask a representative for details or go online to bscu.org.

Home Improvements on Your Mind...

BrightStar Can Help with Our Low Rate Home Equity Loans

Whether you want to take on a home improvement project, take a much-needed vacation or finance college...BrightStar has a perfect Home Equity Loan to get you started.

- No application fee – no annual fees
- No closing costs
- Interest may be tax deductible
- Rate available lower than Prime Rate

Fixed Rate Home Equity Loan -

Choose from a variety of terms—and save money with fixed rates as low as 5.25% APR.

Home Equity Line of Credit -

Qualifying members receive rates as low as 4.25% APR

APPLY online at bscu.org, by phone or visit a nearby branch.

Questions?

Contact us and we will be happy to assist you!

* Annual Percentage Rates (APRs) shown are our current lowest rates. Our Home Equity Loans and Lines of Credit have no annual fee and no application fee. Conditions and credit approval apply. Offers and rates are subject to change or end at anytime. The Annual Percentage Rates (APRs) are our current lowest rates; actual rates may vary, depending upon the program you select, individual credit history, loan to value ratio and other factors. Consult your tax adviser to determine tax benefits, if any. There are generally no closing costs on a new BrightStar CU Fixed Rate Home Equity Loan of at least \$30,000 or a HELOC; however, members may be required to pay for an appraisal, which can range from \$75 - \$550. Property insurance must be maintained on the property. For Fixed Rate Home Equity Loans under \$30,000, call our Mortgage Services department for a closing costs estimate. Membership eligibility is required. Ask a representative for complete details. HELOC APRs are variable and indexed to the Prime Rate as published in the Wall Street Journal.



Free Investment Seminar

WOMEN, MONEY AND POWER

April 23, 2008

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).

