

# BRIGHT Ideas

APRIL 2009



## HOME Sweet LOAN

*Our lending staff is knowledgeable, friendly and wants to help you finance your dream home. Choose from various terms with fixed and adjustable rate mortgage loans. We have no brokerage fees because you deal directly with the lender!*

### FHA Loans Now Available!

- Down payments as low as 3.5%
- No application fee
- Competitive fixed and adjustable rates with flexible terms
- No brokerage fees - You deal directly with the lender!
- Our lending staff is knowledgeable, friendly and wants to help you finance your dream home

Call our Mortgage Services Department at **954-809-5198** or apply online at **www.bscu.org**.

APR = Annual Percentage Rate. Membership eligibility is required. Conditions and credit approval apply. Offers are subject to change or end at anytime. The costs and fees disclosed are estimates and are subject to change. Additional fees may be imposed, depending on the loan program selected. For details, please contact a BrightStar representative. Property insurance is required for these loans, which may add additional costs for the borrower. Currently, we offer 1st Mortgages with no annual fee and no application fee. We offer a variety of programs and indexes to choose from. Members may be required to pay for an appraisal, which can range from \$275 - \$550 and other closing costs as determined by program choice.



## FREE SEMINARS

### WOMEN, MONEY & POWER

Thursday, April 23, 2009

Time: 5:30 p.m.

RSVP to Luis Muñoz at 954-497-4182

### FHA HOME BUYING SEMINAR

Wednesday, May 20, 2009

Time: 5:30 p.m.

RSVP to Nancy Harvey at 954-809-5193

### Location of Seminars

BrightStar Credit Union • Sunrise Operations Center

Sunrise, FL 33313

Refreshments will be served

Investment products and services offered through CUSO Financial Service, L.P. (CFS), an independent broker/dealer, are not NCUA/NCUSIF insured, not Credit Union guaranteed and may lose value. Representatives are employed by BrightStar Credit Union, and registered through CFS. BrightStar Credit Union is affiliated with CFS (member FINRA/SIPC).

# Always Here for You

BrightStar Credit Union been a safe place for members' money—for more than 60 years. We understand a slowing economy can make for tougher times. And we are committed to helping you and your family work through any financial challenges you may be facing.



## SAVE MORE of Your Hard-Earned MONEY

We offer a variety of services designed to help you save or earn more money, including:

- The best FREE checking in town (with no minimum balances and no monthly fees)
- Totally FREE access to thousands of ATMs
- Free Online Banking and BillPay—plus free account alerts and free e-Statements
- FREE Visa Extras for your BrightStar Visa Check card (Earn points towards great rewards.)
- Competitive rates on savings, CDs, IRAs and Money Market accounts

## NO CREDIT FREEZE at BrightStar

We have money to lend for cars, homes, refinancing and more. Plus we offer low-rate credit cards with no annual fees. Apply online, by phone or visit your nearest BrightStar location.

## Struggling to MAKE LOAN PAYMENTS?

There are many reasons why members may have difficulty in making loan payments. If you are struggling to make payments, we want to hear from you so we can help you work it out. Contact BrightStar now for assistance. We have developed solutions that may help you avoid loan defaults.

## FREE Professional FINANCIAL COUNSELING

BrightStar members can also take advantage of free financial counseling available through our partner, the BALANCE Financial Fitness Program. Balance can offer helpful advice, provide you with resources for building a household budget and more. Visit [www.bscu.org/balance](http://www.bscu.org/balance) for more information.

## SET ASIDE MONEY for a Rainy Day

Create your own savings plan using our convenient automatic transfers or direct deposit. Set aside money daily, weekly or monthly. Every little bit you save can add up.

Spread the word about the Credit Union to your co-workers, friends and family—so they can discover for themselves how BrightStar is “Brighter Than The Average Bank.” Thank you for your valued membership—and remember you can count on your Credit Union.

## Did You Know?

In Florida, credit union members receive a direct financial benefit of \$479<sup>(1)</sup> per year per household. That adds up to more than \$120 million annually for Florida consumers. And that's just the average—the more you use your Credit Union's different services, the more money you can save. Your Credit Union can truly benefit you—so use it for all it's worth.

<sup>(1)</sup>Source: Credit Union National Association, June 2008, The Benefits of Membership Report (Florida).

