

BRIGHT Ideas

JUNE 2008



Take a Special Vacation You Deserve...

Get A BrightStar Vacation Loan!

- Make the most of your vacation with a Vacation Loan from your Credit Union!
- Vacation Loan rates as low as 8.95% APR – and no hidden fees
- Easy repayment terms, simple interest loans and fast approval

**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. Vacation Loans from \$500 to \$7500 are available with repayment terms of up to 36 months. 8.95% APR is currently our best Vacation Loan rate. Your actual rate, terms and payments may vary, depending on your credit history, the amount you borrow and other factors. Example payment: \$3000 at 8.95% APR for 36 months = \$96 per month. 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.

beat the heat
with a cool
\$10,000



Free Online BillPay is simple, secure and the hottest thing to do this summer.

Where could \$10,000 take you this summer? You could find out in our Beat the Heat sweepstakes. Once you've paid at least 3 bills using **Online BillPay** in June and July 2008, you'll get an entry into the sweepstakes for EVERY bill paid!

Each bill you pay with Online BillPay increases your chances of winning:

Grand Prize - \$10,000
First Prize - \$1,000

Second Prize - iPod® nano
Third Prize - \$100

Visit www.bscu.org to get started today!

NO PURCHASE NECESSARY. Sweepstakes ends 7/31/08. Open to legal U.S. residents residing in any of the 50 United States or DC, who are 18 years of age or older and have a unique, personal and valid social security number at the time of entry. Subject to full official rules available at <http://sweeps.pscufs.com/rules>. Void in Puerto Rico, US territories and possessions, outside of the US and where restricted or prohibited by law. Online entries require a minimum of 3 online bill payments at www.bscu.org between June 1-July 31, 2008. Maximum number of entries per person is 30. Subject to full official rules. For alternative method of entry, please see official rules.



Now Is the Time to Move Your Mortgage Loan from Elsewhere to BrightStar

Take advantage of BrightStar's low-rate fixed mortgage loans and refinance today. Your reduced interest rate when you refinance can often decrease your monthly mortgage payment - freeing up cash for other expenses. Every percentage point makes a difference. BrightStar can walk you through the refinancing process and help you to understand how these arrangements can work for you.

Another reason to refinance is to repay your mortgage faster, which is done by switching a long-term loan for one with a shorter term.

With it, your mortgage payment would be higher, but you'd pay much less in interest over the life of the loan while building equity more quickly.

Need Cash? Cash-out refinancing is yet another attractive option. With this type of loan, you'd refinance your current mortgage plus take out some cash from the equity you've built up. The benefit? Interest rates on the cashed-out portion are often lower than a home equity line of credit, home equity loan, or second mortgage.

**Speak to our Mortgage Services Department today at
954-809-5198 to discuss your mortgage options.**



We offer a variety of programs to choose from. Conditions and credit approval apply. For details, please contact a BrightStar representative.

Free Investment Seminar

**July 23rd
Retirement Focus**

**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