

BRIGHT Ideas

JULY 2008



Platinum STAR MEMBERSHIP

The Stronger Your Relationship at BrightStar, the More Perks You Get.

The more you use the CU, the more you can benefit. Get special perks based on your BrightStar relationship. Every BrightStar Credit Union member is a star—but you may qualify for our elite Platinum Star Membership as well.

Platinum Star Membership Benefits You Get:

- Free BrightStar exclusive star design checks
- A .25% APR discount on a new Auto Loan (new or used), Fixed Rate Home Equity Loan or Vacation Loan
- A .25% APY bump-up on a new or renewing CD
- \$10 off a Safe Deposit Box annual rental fee
- \$50 off the price of a new Extended Vehicle Warranty
- \$50 off the price of a new Auto Loan GAP Policy
- No overdraft transfer fee on Advantage & Interest Checking accounts
- Free travelers checks, money orders and official checks

Requirements:

Have an active BrightStar CU Checking Account & Visa Check Card, PLUS use any two of the following three services:

- Have at least \$20,000 in combined BrightStar balances, OR
- Have Direct Deposit of at least \$500 monthly to your BrightStar Checking, OR
- Use free Online BillPay to pay at least 1 bill per month

Your Relationship Counts!

For more information or to sign up for any of these services, please drop by, call us or go online.

BSCU.org/star

954-486-BSCU
(2728) 800-637-BSCU



Your combined BrightStar balances include your BrightStar deposit account balances (checking, savings, CDs, etc.) plus your loan balances (auto loans, personal loans, etc., excluding first mortgage loans not held at the CU), plus your Investment Center account balances—but does not include the new loan, CD or account balance on which you will receive the bonus/discount. For example: If you have a \$15,000 BrightStar car loan, \$20,000 in your Savings, plus \$10,000 invested in an Investment Center account—your combined balances are \$27,000. Program benefits must be requested at the time the check order is placed, when the items are purchased, when the new account is opened/renewed, when the loan application is submitted—or within 60 days of any such activity. Star membership benefits cannot be used in conjunction with any other special offers, special rates, special car sales or coupons. Limit one free box of checks per calendar year. Rate discounts and bonuses are for new loans and new/renewing CDs only, not applicable on existing loans or CDs. CDs must be for a term of at least 6 months to qualify for the higher APY. Star Membership levels can change at any time, based on your balances, services used, periodic reports that we generate and other factors. There may be a time delay in providing credit to members for some services used. This program, its requirements and its benefits are subject to change or end at anytime without notice. Member accounts must be in good standing to qualify. Other conditions and limitations may apply. Ask a representative for complete details. Member NCUA. An Equal Housing Lender.

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.bscu.org/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.

“Reward Yourself”



Your everyday purchases in July can earn you more with **VISA® Extras!**

Make between \$500 - \$999.99 in qualifying purchases in July and earn 500 bonus points. Make \$1,000 or more in qualifying purchases in July and earn 1,000 bonus points.

Your BrightStar Visa Check Card is always rewarding but everyday purchases in July 2008 can earn you more!

Earn points for purchases* you already make:

- Buy gas - earn points
- Sign for groceries - earn points
- Dine out - earn points
- Shop online - earn points

Certain exclusions apply. See note on bottom.

Your current BrightStar CU Visa Check Card can be more rewarding than ever. With Visa Extras, you have the opportunity to quickly earn points that you can use towards travel, merchandise, dining, and more. Just enroll your BrightStar CU Visa Check Card in Visa Extras and every time you sign for or make other qualifying purchases* with your enrolled Visa® card, you'll get closer to the rewards you want. Just press “credit” on the keypad or ask to sign for purchases.

You earn 1,000 bonus points just for enrolling in Visa Extras. Plus, make between \$500 - \$999.99 in qualifying purchases in July and earn 500 bonus points. Make \$1,000 or more in qualifying purchases in July and earn 1,000 bonus points. The more you use your Visa Check Card, the faster the points add up.

**Enroll your Visa Check Card at
BSCU.org/extras or call 800 960-8472**

*Only Qualifying Purchases with an enrolled Visa card can earn points. A “Qualifying Purchase” is any signature-based purchase, Internet purchases, phone or mail order purchases, bill payments, contactless purchases (purchases made by holding your Visa card or other device up to a secure reader instead of swiping your card), or small dollar purchases for which you are not required to sign, made with an enrolled Visa card, which is processed or submitted through the Visa U.S.A. Inc. payment system. Do not use a Personal Identification Number (PIN) when paying for your purchases with your enrolled Visa card if you want to earn points for such purchases. PIN-based purchases, purchases you initiate through identification technology that substitutes for a PIN, payments of existing card balances, balance transfers, cash advances, ATM transactions, convenience checks, Interlink-processed transactions, fees charged by us (for example, annual fees, finance charges, and related service charges, if any apply), payments made for pre-paid and re-loadable cards such as certain gift cards, Visa Buxx, and similar cards, payments made for payment instruments that can readily be converted to cash (for example, travelers cheques, money orders, wire transfers, and similar products or services), or transactions that are not processed or submitted through the Visa U.S.A. Inc. payment system are not Qualifying Purchases. We reserve the right to determine in our sole discretion whether a particular Visa card transaction is a Qualifying Purchase.



Free
Investment
Seminar

Wednesday, 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