

BRIGHT Ideas

AUGUST 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, \$2000 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.

Wipe Out

Your High Auto Loan Rates!

Bright Star
CREDIT UNION

Get Up To \$200 Cash!

WE MAKE IT EASY TO APPLY.

Apply by phone, online
or by visiting your nearest
BrightStar branch location.

- Get up to \$200 when you refinance your auto loan from elsewhere to BrightStar CU!
- Save hundreds of dollars in interest – lower your rate by 1/2%, 1%, 2% – or even more!
- Lower your monthly payments.
- No payment for up to 45 days!

BSCU.org

Receive a \$200 rebate when you refinance an auto loan of \$20,000 or greater (\$25 rebate for auto loans of \$10,000 to \$19,999). The rebate is on loans less than \$50,000. You'll need your loan number and current loan balance from the other financial institution (as well as payment address). Loan balance must be at least \$1,000 and refinanced from another financial institution. We'll finance up to 100% of NADA or 100% MSRP (whichever is lower) plus up to 10% of vehicle price. 2008 models only and vehicle mileage. Depending on the loan terms, your monthly payments may or may not be reduced. The actual amount of money that you save, if any, will vary. Any loan rates quoted are nominal percentage rates and are subject to change. Offer is subject to change or withdrawal without notice. Offer does not apply to refinancing existing BrightStar CU auto loans. Please call us for our current rate floor (the lowest possible rate at which we can refinance your loan). Your actual rate and term may vary depending upon your credit history and other factors. Other conditions, restrictions and credit approval apply. Member NCUA. Ask a representative for complete details.



COMING IN 2009!

Our Hollywood Branch Will be Bigger and Better!

Our Hollywood branch will soon be bigger and better! BrightStar members deserve the best. That is why we are completely renovating our Hollywood branch located at 4743 Hollywood Boulevard.

The remodeled branch will feature two lobby entrances, one in the back closer to member parking and the other facing Hollywood Boulevard. Internally, the branch will feature new interiors, more privacy and a brand new online center.

Branch Scheduled to Close

We apologize for the inconvenience, but due to the size of the remodeling project, our Hollywood branch will close for the duration of the renovation. We expect to begin construction by early Fall 2008 and to be done in Spring of 2009.

During the closure, you will have several options available to you, including our nearby Davie and Pembroke Pines locations and free Online Banking. You may also use hundreds of free ATMs, including Publix Presto machines.

You may also use Credit Union Shared Service Centers to conduct transactions. For more information, visit bscu.org/locations. If you have questions, please give us a call at **954-486-2728**.

For your safety... no hats, no hoods, no sunglasses please.

For the safety of our members and BrightStar employees, we have established the "No Hats, No Hoods, No Sunglasses" policy in our branch lobbies. The accessories can serve as effective disguises and deterrents to catching criminals.

BrightStar is among thousands of financial institutions nationwide who have implemented this policy due to the rising number of bank robberies. You can help us deter crime and improve both member and employee safety by simply removing the accessories mentioned when you visit us. It's that simple.

We want to do everything we can to make your Credit Union safe. So, hats off to BrightStar, and let's work together to help take a bite out of crime. Thank you for your cooperation!