

Bright Ideas

AUGUST 2009

Bright Star
CREDIT UNION®

SAFE AND SOUND *With Money To Lend*

The financial industry has gone through significant changes and challenges in the past year. Many consumers are still wondering if their money is safe at their financial institution. At BrightStar Credit Union, your deposits are safe and are insured by the National Credit Union Administration (NCUA), and backed by the full faith and credit of the U.S. Government.

BrightStar is proud to report that we remain safe and sound and committed to protecting our most valuable asset - our loyal members. We've been around for more than 60 years and have built a solid reputation in the community by being fiscally responsible, maintaining high standards, and providing great service.

Our doors are open, and we have money to lend for all your needs. We recognize that you have many banking options, and we thank you for choosing BrightStar.

Four Easy Ways to Apply for a BrightStar CU Loan:

- 1 ONLINE AT:** www.bscu.org
- 2 BY PHONE:** 954-486-2728 or toll-free 800-637-BSCU
- 3 BY MAIL:** BrightStar CU
P.O.Box 8966
Fort Lauderdale, FL 33310-8966
- 4 IN PERSON:** Visit your nearest BrightStar CU Branch location to apply.



Rediscover Life's Pleasures With Our Home Equity Loans

Get a low rate home equity loan and use it to make repairs, spruce up your kitchen, take a vacation and more.

- No application fee—no annual fees
- No closing costs

Apply online at **BSCU.org**, by calling
954-486-2728
(toll free 800-637-2728),
or visit your nearest branch location.

* 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.



WHETHER VACATION SHOPPING OR MAKING EVERYDAY PURCHASES, VISA® CHECK CARD IS MORE REWARDING

Earn points for purchases you already make... August 2009 Visa Extras Bonus

- Make between \$500.00 - \$999.99 in qualifying purchases, earn 500 bonus points
- Make \$1000.00 or more in qualifying purchases, earn 1,000 bonus points
- Get 1,000 points just for new Visa Extras enrollments!

The more you use your Visa Check Card, the faster the points add up.

- 1.** Enroll your current BrightStar CU Visa Check Card in Visa Extras. Go to BSCU.org/extras or call 800-960-8472.
- 2.** Sign for qualifying purchases* and earn points. Press "credit" on keypads or ask to sign for purchases. The purchase amounts are debited from your checking account as if you were writing a paper check.
- 3.** Redeem your points for exciting rewards—or even cash. Choose from a large selection of rewards from leading merchants.

*Qualifying purchases must be posted between August 1 - 31, 2009 in order to earn bonus points. Bonus points will be added to your Visa Extras Account within 60 days of completion of bonus period. Bonus points only accrue once enrollment has been successfully completed. 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.

