

BRIGHT Ideas

September, 2008

Bright Star
CREDIT UNION

Put the **Petal** to the **Metal**

Car Sale
September 15 to
October 15

Get Into Your Car Today!

Great Loan Rates

As low as

3.99%^{APR}

for new vehicles

As low as

4.24%^{APR}

for used vehicles

with Loan Approval

Plus get a \$50 Visa Gift Card.

There Are Two Ways To Get This Special Deal:

1. Give our AutoAdvisors Representative, Joe, a call at 954-497-4186. He can take care of the details in locating your car plus negotiate a great price for you—all without you having to ever step into a dealership.
2. Get pre-approved for your loan, then buy a new or used vehicle at any South Florida Auto Dealership during the sale period. Or, choose A&J Autobrokers - contact Robert Pellegrino, 954-965-2500.

This special offer cannot be used in conjunction with any other offer - nor in addition to any other rate discounts, such as the Platinum Star Membership discount.

Apply by phone at 954-486-BSCU, online at BSCU.org or by visiting our nearest BrightStar branch location.



APR=Annual Percentage Rate. APR will vary depending upon applicant's credit history. Must get pre-approved during the sale to take advantage of these great limited time offers. Normal lending requirements apply. \$50 gift card on auto loans at least \$10,000. Rates quoted are lowest rates available for financing at 36 months; your actual rate may vary depending on your term, credit history and other factors.

BSCU.org



Our Cash Rewards Platinum Visa Can Take You and Your Family Wherever You Want To Go!

Earn a cash rebate to save or do the things you want to do!

- No annual fee
- 1.25% Cash Rebate on Purchases— up to \$600 annually!*
- Same low APR on cash advances as on purchases
- 25 day grace period on purchases— No finance charges if balance paid in full each month.

Apply Today!

Call us at 954-486-BSCU (2728), toll free 800-637-BSCU, visit one of our local branches or go online at bscu.org.

For a more detailed description of the Cash Rewards program and a definition of Qualifying Net Purchases, see your new credit card agreement and disclosures. More info online at BSCU.org/creditcards. *Deposited automatically to your savings account once per year.

NEW!

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!

If you meet the requirements for Platinum Star Membership, you're automatically enrolled based on your relationship—there's no need to sign up. For more information or to sign up for any of the above services, please drop by, call us or go online. BSCU.org/star

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—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.

