

# Bright Ideas

SEPTEMBER 2009

**Bright Star**  
CREDIT UNION

## FIRST TIME HOME BUYERS

### Take Advantage of The \$8,000 Home Buyer Tax Credit

The U.S. Congress recently passed legislation providing a tax credit up to \$8,000 for first-time home buyers. Now is the time to take advantage of this limited time offer. Only homes purchased on or after January 1, 2009 and before December 1, 2009 are eligible.

For more information, please visit [www.federalhousingtaxcredit.com](http://www.federalhousingtaxcredit.com) or [www.nahb.org](http://www.nahb.org). To find out about the tax benefits of the first time home buyer credit, please visit [www.irs.gov/newsroom/article/0,,id=187935,00.html](http://www.irs.gov/newsroom/article/0,,id=187935,00.html).

### Choose BrightStar CU for your Mortgage

With no application fee, competitive rates and terms, and low rates, BrightStar CU can help you finance your dream home. We offer conventional & FHA loans.

### Apply Today!

Call our Mortgage Services Department at **954-809-5198** or apply online at [www.bscu.org](http://www.bscu.org).

Note: Information above provided by the [federalhousingauthority.com](http://www.federalhousingauthority.com). BrightStar CU is not a tax advising organization. Please consult with your tax expert to see how you can benefit from this first-time home buyer tax credit. Membership eligibility is required. Conditions and credit approval apply. Offers are subject to change or end at anytime. Currently, we offer 1st Mortgages with no annual fee and no application fee. Members may be required to pay for an appraisal, which can range from \$275-\$500 and other closing costs as determined by the program of choice. Property insurance must be maintained on the property.



# eStatements

## Go Green SIGN-UP for e-Statements

### Win a Brand New 40" 1080p LCD HDTV and a Nintendo Wii Gaming System

**Do you feel lucky?** One lucky member could get a chance to win a Brand New 40" 1080p LCD HDTV and Nintendo Wii Gaming System by signing up for e-Statements by October 31st. It's simple and free to join. Just login to your BrightStar Online Banking account at [BSCU.org](http://BSCU.org). Once logged in, select Online Statements and register for free.

If you have already registered for e-Statements, then you are automatically entered into our sweepstakes. Sign-up now and get a chance to win these great prizes!

Conditions and restrictions apply. Image shown does not represent actual prize. No purchase necessary to win. For official rules, go to [www.bscu.org/estatemnts](http://www.bscu.org/estatemnts).



### Did You Know?

- ◆ e-Statements are a greener way of managing your account for free.
- ◆ e-Statements can help reduce paper.
- ◆ e-Statements can lower costs for the Credit Union.
- ◆ Plus, it might save a few trees!

**Sign-Up Today!**

**BSCU.org**

## Need A Car? We've Got The Auto Loan You Need!

- New and Used auto loans at rates you can afford
- A variety of terms to suit your needs
- Qualify for up to 100% financing

Plus, take advantage of our free Auto Advisors service... the "no hassle, no haggle" way to buy a car. Auto Advisors can save you time and money and deliver your car right to your door.

Get pre-approved for a BrightStar CU auto loan before you shop and enjoy greater buying power. Or simply find your vehicle then contact us to discuss financing.

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

**954-486-2728 • [www.bscu.org](http://www.bscu.org)**

Conditions and credit approval apply.

