

BRIGHT Ideas

OCTOBER 2008



Our Hollywood Branch is Closing For Remodeling

We are completely renovating our Hollywood branch located at 4743 Hollywood Boulevard.

Branch Scheduled to Close

Our plans are so extensive that it will involve closing our Hollywood Branch Location for the duration of the renovation. We anticipate closing by October 27, 2008 and reopening in early summer 2009. We apologize for any inconvenience but we are planning to be bigger, better and more convenient than ever for you.

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.

COMING IN 2009!



Put the Pedal to the Metal Car Sale, September 15 - October 15

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.**

BSCU.org



Great Loan Rates

As low as

3.99%^{APR}

for new vehicles

As low as

4.24%^{APR}

for used vehicles

**Special Offer
will end soon**



NCUA

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.

GET CASH BACK WITH OUR *Cash Rewards Platinum Visa!*

Get Money Back For The Dollars You Spend!

- 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.

Free Investment Seminar

Thursday, October 23rd

Wealth Transfer (Wills, Trusts, Probate)
**"How To Effectively Transfer Wealth
to the Ones Who Matter Most"**

Special Guest:

Gregory A. Ebenfeld, P.A. Attorney at Law

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