

BRIGHT Ideas

DECEMBER 2008



Your BrightStar Visa Check Card

*is always rewarding, but everyday purchases in December 2008
can earn you 2,000 more bonus points.*

Enroll your BrightStar CU Visa Check Card in Visa Extras, and you can earn points towards great rewards when you sign for or make other qualifying purchases with your enrolled card.

Make the following qualifying* purchases in December and earn more bonus points:

* Spend	Receive
\$1,000-1,499.99	1,000 points
\$1,500-1,999.99	1,500 points
\$2,000 or more	2,000 points

GET 1,000 POINTS JUST FOR ENROLLING.

Earn points for purchases* you already make:

- Buy gas—earn points
- Sign for groceries—earn points
- Dine out—earn points
- Shop online—earn points

Your current BrightStar CU Visa Check Card can be more rewarding than ever. With Visa Extras, you have the opportunity to quickly earn points that you can use towards travel, merchandise, dining, and more. Just enroll your BrightStar CU Visa Check Card in Visa Extras and every time you sign for or make other qualifying purchases* with your enrolled Visa® card, you'll get closer to the rewards you want. Just press "credit" on the keypad or ask to sign for purchases.

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

Enroll your Visa Check Card at

**BSCU.org/extras
or call 800 960-8472.**

*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. Qualifying purchases must be posted between December 1 - 31, 2008 in order to earn bonus points. Certain exclusions apply.



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

- 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.

*My Cash Rewards
Platinum Visa is my
Favorite Shopping
Partner!*

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.

All That Glitters... **Holiday Loan**

Get \$5,000 for as low as 7.99%^{APR}

Buy holiday gifts, go on a trip, or do anything else to brighten up your holidays!

Easy repayment terms & fast approval. Apply today!

Available November 1st until December 31st.

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

APR = Annual Percentage Rate. Holiday Loans from \$1000 to \$5000 available with repayment terms of up to 24 months. Conditions and credit approval apply. 7.99% APR is currently our lowest rate for a Holiday Loan; your actual rate may vary, depending on credit history and other factors. Rates and offers are subject to end or change at any time. Example payment: \$2000 at 7.99% APR for 24 months = \$95 per month. Your actual payment may vary. Offer does not apply to refinancing existing BrightStar CU loans or credit cards. 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. Ask for complete details. Member NCUA.

