

## We LOVE Broward Schools!

BrightStar CU was founded in 1946 by teachers—we've proudly supported Broward Schools for nearly 60 years.

### We Offer...

- Free Checking
- FREE Online Banking
- FREE Online BillPay
- Visa Check Card
- Direct Deposit
- Auto Loans
- Credit Cards with NO Annual Fee
- Home Equity & Mortgages
- Savings & Money Market Accounts
- Certificates & IRAs
- Insurance & Investments
- *Friendly Service!*

### 5 Branch Locations in Broward.

Plus BrightStar CU is part of the CU Shared Service Centers network. Join BrightStar CU and use 25 additional Credit Union locations in South Florida—more than 1500 locations nationwide.

**Join BrightStar CU Today.** It takes just \$1 to become a member of BrightStar CU. Once you're a member, you're eligible to take advantage of all our convenient services.

**Your family can join too.** Anyone who lives or works in Broward County, Boca Raton or Delray Beach, FL AND their family members are eligible to join BrightStar CU.

### \$26 Bonus with Your New BrightStar CU Membership and Checking

Join BrightStar CU, start a new Checking Account, and we'll pay you \$26—that's \$1 for your membership deposit, and \$25 for you. Go to lunch, see a movie or just save your \$25 for a rainy day.

Direct Deposit of your Broward Schools net pay to BrightStar CU is required to receive this bonus. Offer may change or be withdrawn at any time. Conditions and credit approval may apply. You must present this coupon when you open your new BrightStar CU Checking account. Direct Deposit to your new Checking account of at least \$500 monthly is required. This offer is considered a dividend bonus. The bonus will be credited to your Checking account at the time that the account is opened. This offer cannot be combined with any other offer. Subject to approval.

### \$200 Rebate on Auto Refinancing

Wipeout your high loan rates! Save money. Lower your current car payment. Plus get up to \$200 cash back when you refinance your auto loan from another financial institution to BrightStar CU.

Receive a \$200 rebate when you refinance an auto loan of \$20,000 or greater; \$100 rebate for auto loans of \$10,000 to \$19,999. No rebate on loans less than \$10,000. Conditions, restrictions and credit approval apply. Coupon must accompany application. This offer cannot be combined with any other offer. You'll need proof of your current rate, your loan number and current loan balance from the other financial institution. Loan balance must be at least \$5,000 and refinanced from another financial institution. We'll finance up to 100% of NADA Retail Value or 100% MSRP depending on model year of vehicle (2001-2005 models only). Depending on your loan terms, your monthly payments may or may not be reduced. The actual amount of money that you save, if any, will vary. If you make your first six payments as scheduled you may be eligible to skip a payment on your loan. There is a \$25 fee if you choose to skip a payment. BrightStar CU will pay the Title Transfer Fee when you refinance a non-BrightStar CU auto loan. Offer is subject to change or end without notice. Offer does not apply to refinancing existing BrightStar CU auto loans. Call us for our current rate floor—the lowest possible rate at which we might refinance. Your actual rate and term may vary, depending upon your credit history and other factors. Ask a representative for complete details.

### \$325 Rebate on Mortgages + NO Application Fee

Pay NO application fee, PLUS get a \$325 rebate on your closing costs when you close on a BrightStar CU Mortgage.

- 15, 20, 30-Year Mortgages
- Adjustable Rate Mortgages
- Mortgages for Educators
- Many home loan options

Offer may change or be withdrawn at any time. Conditions and credit approval apply. No application fee and \$325 rebate applied to your closing costs when you close on a Mortgage loan with BrightStar CU. Offer does not apply to 30 year fixed mortgages or to refinanced existing BrightStar CU Mortgages. Coupon must accompany application. This offer cannot be combined with any other offer.

# Exclusive Services from BrightStar CU...

## Guaranteed \$1000 New Teacher/Administrator Loan

Use your loan proceeds to help pay **relocation** expenses, buy school supplies & more.  
NO Credit Check!

Requirements:

- Join BrightStar CU and open a Checking Account with a Visa Check Card
- Sign up for Direct Deposit of your Broward Schools net pay to BrightStar CU
- Provide a copy of your Broward Schools employment/clearance form or contract
- Provide proof of your Florida residency (Florida Drivers License or rental lease, etc.)

**Need More Money for Relocation Expenses?** Apply for a low-rate, no annual fee BrightStar CU Credit Card. We offer credit limits of up to \$20,000.

Your loan payments will be automatically deducted. The loan must be paid in full by the end of the school year. Offer available only to individuals with a new and verifiable Broward Schools employment contract. No refinances or renewals. The earliest that loans can be disbursed is 45 days from your anticipated first pay day. Other conditions may apply.

## Computer & Classroom Supply Loans

Use a low-rate, no annual fee BrightStar CU Credit Card to purchase a computer or buy school supplies. Or choose a BrightStar CU Personal Loan.

- Low interest rates
- Low monthly payments

Conditions and credit approval apply.

## National Board Certification Loan

We support Broward teachers' efforts to gain National Board Certification by offering a guaranteed loan to help defray your costs.

- Guaranteed approval - if you qualify for the NBPTS, you qualify for this loan
- Loan amounts up to \$2,500
- Up to a 24-month term

Direct Deposit of your Broward Schools net pay to BrightStar CU is required. Your loan payments will be automatically deducted. Offer available only to individuals with a verifiable Broward Schools employment contract. You must provide a copy of your fully completed NBPTS application. Other conditions may apply.

## Wish Accounts

Make your wishes come true—save with a BrightStar CU Wish Account. Use your Wish account to save for summer break, take a vacation, prepare for taxes, holidays, school shopping or more.

- Open multiple Wish Accounts for different purposes
- You pick the term that's right for you
- Earn monthly competitive dividends; Pay no monthly service fees

A penalty may be imposed for early withdrawals. Ask a representative for complete details.

**954-486-BSCU (2728) • Toll free 800-637-BSCU**  
**Online at BSCU.org**