

Today's Great Rates!

EFFECTIVE OCTOBER 1, 2009

loan products

	APR as low as	Platinum Star Members
New Car/Truck Loans	4.24%	3.99%
Used Car/Truck Loans	4.74%	4.49%
Green Auto Loans	NEW 3.74% USED 4.24%	
New Motorcycle Loans	7.99%	
Recreational Vehicle (RV) Loans	7.99%	
Boat Loans	6.99%	
Personal (SOS) Loan	12.00%	
Vacation Loan	8.95%	8.70%
Home Equity LOC (with No Closing Costs)	4.00%	
Fixed Rate Home Equity Loan	5.00%	4.75%
First Mortgage Loans	Call for current rate	

savings products

	APY
Savings Account	0.20%
Wish Account	0.20%
Individual Retirement Account (IRA CDs also available; see CD rates below.)	
less than \$2,500	0.20%
\$2,500 - \$9,999	0.25%
\$10,000 - \$49,999	0.35%
\$50,000 - \$94,999	0.60%
\$95,000 and above	0.85%
Interest Checking	.25%
Money Market Account	
\$2,500 minimum	0.25%
\$10,000 minimum	0.35%
\$50,000 minimum	0.60%
\$95,000 minimum	0.85%

We offer a variety of MasterCard® and Visa® credit card programs.

Ask a BrightStar CU Representative for full details.

cds and IRA CDs

With our FLEXterm CDs, you can choose your own maturity date - anywhere from 30 days to 5 years. Ask for details.

Term	(days)	Share CDs (Minimum \$500)		Mini Jumbo CDs (Minimum \$50,000)		Jumbo CDs (Minimum \$95,000)	
		APY	Platinum Star Members	APY	Platinum Star Members	APY	Platinum Star Members
1 month	(30 - 59)	.25%		.30%		.35%	
2 month	(60-89)	.25%		.30%		.35%	
3 month	(90 - 179)	.50%		.55%		.60%	
6 month	(180 - 364)	1.25%	1.50%	1.30%	1.55%	1.35%	1.60%
1 year	(365-730)	1.50%	1.75%	1.55%	1.80%	1.60%	1.85%
2 year	(731-1095)	2.00%	2.25%	2.05%	2.30%	2.10%	2.35%
3 year	(1096-1459)	2.35%	2.60%	2.40%	2.65%	2.45%	2.70%
4 year	(1460-1824)	2.45%	2.70%	2.50%	2.75%	2.55%	2.80%
5 year	(1825)	2.55%	2.80%	2.60%	2.85%	2.65%	2.90%
Smart CDs (Minimum \$500)		11 month -	1.85%	2.10%			
		23 month -	2.25%	2.50%			

*Platinum Star Members get our best rates. The Stronger Your Relationship with BrightStar the More Perks You Get!

Visit bscu.org/star or ask for details today!



2400 Davie Road • Davie 33317
 600 Southeast 3 Avenue • Fort Lauderdale 33301
 4743 Hollywood Boulevard • Hollywood 33021
 1879 North State Rd 7 • Lauderhill 33313
 3175 North State Road 7 • Margate 33063
 12405 Taft Street • Pembroke Pines 33028



Online at BSCU.org

954-486-2728

APR = Annual Percentage Rate. APY = Annual Percentage Yield. Rates shown are our best rates; are correct as of the effective date shown and are subject to change or end without notice. Your actual rate(s) may vary depending upon a number of factors, including membership level, credit history and program you select, loan to value ratio and other factors. Fees could reduce the earnings on your account(s). See our Fee Schedule and Account Disclosures. For Money Market Accounts; certain limitations apply to the nature and number of monthly transactions; a \$10 monthly fee applies for balances under \$2,500; a \$5 per item fee applies when you have more than 3 checks or withdrawals in a month. CD rates and terms apply to CDs as well as to IRA CDs. Some limitations may apply to IRA CD terms. For some accounts, such as a Wish Account, CDs, IRAs and IRA CDs, a penalty may be imposed for early withdrawal. You must maintain a minimum daily balance in your account(s) each day to obtain the disclosed APY; minimum for Savings and Wish accounts is \$25; minimum for Interest Checking is \$1,000. There is a \$5 monthly Savings Account participation fee if your Savings balance falls below \$100 and you have no other accounts (i.e. checking) with BrightStar CU. Our Home Equity Loans and Lines of Credit have no annual fee and no application fee. Consult your tax adviser to determine tax benefits, if any. There are generally no closing costs on a new BrightStar CU Fixed Rate Home Equity Loan of at least \$30,000 or a HELOC; however, members may be required to pay for an appraisal, which can range from \$75 - \$550. For Fixed Rate Home Equity Loans under \$30,000, call our Mortgage Services department for a closing costs estimate. HELOC APRs are variable and indexed to the Prime Rate as published in the Wall Street Journal. The maximum APR that may be imposed is 18%. For all accounts, conditions and credit approval may apply. Membership eligibility is required. Ask a representative for complete details. Smart CDs—at maturity 5 month CD will rollover to normal 6 month CD rate, 11 month CD will rollover to normal 12 month CD rate, 23 month CD will rollover to normal 24 month CD rate, with standard grace period. Platinum Star Membership offers and Green Loan Discounts cannot be combined with each other or with other offers.