HOLIDAY Loan

Need Some Extra Cash for the Holidays?

Take advantage of the BrightStar Holiday Loan!

Get $5,000 for as low as 7.99% APR*

Available November 1st - December 31st

Apply Today! Buy gifts, take a trip, or anything else to brighten up your day.

Apply Online at BSCU.org/holiday, by calling 954-486-2728, or visiting your nearest branch location.
Many BrightStar Checking account holders enjoy the benefits of Courtesy Pay.

With Courtesy Pay, items such as checks, ATM/debit card transactions and automatic drafts may clear your checking account—even if you don’t have enough funds when the items clear.

The Enrollment Process
You have the right to affirmatively consent, or opt into payment of overdrafts for ATM and one-time debit card transactions. Without your affirmative consent, payment of ATM and everyday debit card transactions that would overdraft your account will not be paid by the Credit Union.

Courtesy Pay service overdrafts your checking account ("Account") to pay check, ATM/Visa check/debit card, ACH debit, and other transactions presented for payment from your Account which would otherwise be rejected and returned unpaid due to insufficient funds or uncollected balance. To pay these items, your Account will be overdrawn (taken into the negative). In order to qualify for Courtesy Pay, a member must have: a) a checking account for at least 30 days; b) be at least 18 years of age; c) be no more than 11 days past due on any Credit Union loans. The maximum permitted negative balance may vary. The Credit Union may reject any transaction which would exceed the maximum negative balance. If your Account exceeds the maximum negative balance, the Credit Union may (immediately) terminate Courtesy Pay service or close your Account without notice to you. All negative balance amounts must be immediately paid to the Credit Union upon demand. If you fail to pay any negative balance amounts upon demand, the Credit Union may immediately terminate Courtesy Pay service and/or close your Account without notice to you. You shall be liable for any negative balance amounts until all such amounts are paid in full to the Credit Union. A notice will be mailed to you for each transaction or set of transactions which overdraw your account. Courtesy Pay fees will be posted automatically to your Account at the time overdraft transactions are paid. Notwithstanding anything else in this document to the contrary, the Credit Union has no duty to pay any check or other transaction which could otherwise be rejected and returned unpaid due to insufficient funds or uncollected balance and may reject any such check or transaction in the Credit Union’s sole discretion without notice to you. Courtesy Pay service will automatically be activated on your account for checks and ACH transactions subject to the above terms and conditions and upon qualifications of the criteria mentioned above. You have the right to affirmatively consent, or opt into payment of overdrafts for ATM and one-time debit card transactions. Without your written consent, payment of ATM and everyday debit card transactions will not be made by the Credit Union. Courtesy Pay service may be cancelled by contacting us at 800-637-BSCU (2728).

Choose from a variety of pre-owned vehicles including cars, trucks, SUVs and minivans.

Get pre-approved for your BrightStar Auto Loan at any one of our branches, online at bscu.org/autosale or by phone 954-486-2728.

Points Can Add Up Quickly!
Buy Gas • Dine in or out • Buy Groceries • Shopping
The Choice is yours!

**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 Check 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 Check card if you want to earn points for such purchases. PIN-based purchases, purchases you initiate through identification technology that substitutes for a PIN, cash advances, ATM transactions, fees charged by us 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 or cardholder is eligible to participate in ScoreCard® Rewards. Business Account debit cards are not eligible for this program. Additional exclusions of cards may apply. We reserve the right to determine in our sole discretion whether a particular Visa card or cardholder is eligible to participate in ScoreCard® Rewards. Additional exclusions of cards may apply.

**Only Visa check cards issued in the United States and in good standing may be eligible to participate in ScoreCard® Rewards. Business Account debit cards are not eligible for this program. Additional exclusions of cards may apply. We reserve the right to determine in our sole discretion whether a particular Visa card or cardholder is eligible to participate in ScoreCard® Rewards.

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