

# Today's Great Rates!

EFFECTIVE FEBRUARY 1, 2017

## 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.

savings products	Rate	APY
Savings Account	0.10%	0.10%
Wish Account	0.10%	0.10%
Individual Retirement Account (IRA CDs also available; see CD rates below.)		
less than \$2,500	0.10%	0.10%
\$2,500 - \$9,999	0.15%	0.15%
\$10,000 - \$49,999	0.20%	0.20%
\$50,000 - \$94,999	0.29%	0.30%
\$95,000 and above	0.34%	0.35%
Interest Checking	0.15%	0.15%
Money Market Account		
\$2,500 minimum	0.15%	0.15%
\$10,000 minimum	0.20%	0.20%
\$50,000 minimum	0.29%	0.30%
\$95,000 minimum	0.34%	0.35%

## loan products

	APR as low as	Platinum Star Members
New or Used Car/Truck Loans	2.04%	1.79%
Motorcycle Loans	6.99%	
Recreational Vehicle (RV) Loans	7.99%	
Boat Loans	7.99%	
Personal Loan	9.99%	
Personal Line of Credit	10.99%	
Home Equity LOC (with No Closing Costs)	4.75%	
Fixed Rate Home Equity Loan	4.75%	4.50%
First Mortgage Loans	Call for current rate	

We offer a variety of Visa® credit card programs. Ask a BrightStar CU Representative for full details.

**Bright Star** CREDIT UNION®



Online at **BSCU.org**

Standard Rates		Share CDs (Minimum \$500)		Mini Jumbo CDs (Minimum \$50,000)		Jumbo CDs (Minimum \$95,000)	
Term	(days)	Rate	APY	Rate	APY	Rate	APY
1 month	(30 - 59)	.10%	.10%	.10%	.10%	.10%	.10%
2 month	(60-89)	.10%	.10%	.10%	.10%	.10%	.10%
3 month	(90 - 179)	.10%	.10%	.10%	.10%	.10%	.10%
6 month	(180 - 364)	.24%	.25%	.24%	.25%	.24%	.25%
1 year	(365-730)	.34%	.35%	.34%	.35%	.34%	.35%
2 year	(731-1095)	.59%	.60%	.598%	.60%	.59%	.60%
3 year	(1096-1459)	.7474%	.75%	.798%	.80%	.847%	.85%
4 year	(1460-1824)	0.999%	1.00%	1.045%	1.05%	1.095%	1.10%
5 year	(1825)	1.243%	1.25%	1.294%	1.30%	1.342%	1.35%
Smart CDs	13 Month	0.49%	0.50%				
Smart CDs (minimum \$500)	23 Month	0.69%	0.70%				

Platinum Star Members get our best rates. The Stronger Your Relationship with BrightStar the More Perks You Get! Visit [bscu.org/star](http://bscu.org/star) or ask for details today!

Platinum Star Member CD Rates		Share CDs (Minimum \$500)		Mini Jumbo CDs (Minimum \$50,000)		Jumbo CDs (Minimum \$95,000)	
Term	(days)	Rate	APY	Rate	APY	Rate	APY
1 month	(30 - 59)	.10%	.10%	.10%	.10%	.10%	.10%
2 month	(60-89)	.10%	.10%	.10%	.10%	.10%	.10%
3 month	(90 - 179)	.10%	.10%	.10%	.10%	.10%	.10%
6 month	(180 - 364)	.49%	.50%	.49%	.50%	.49%	.50%
1 year	(365-730)	.598%	.60%	.59%	.60%	.59%	.60%
2 year	(731-1095)	.846%	.85%	.846%	.85%	.84%	.85%
3 year	(1096-1459)	.999%	1.00%	1.045%	1.05%	1.095%	1.10%
4 year	(1460-1824)	1.243%	1.25%	1.294%	1.30%	1.342%	1.35%
5 year	(1825)	1.490%	1.50%	1.54%	1.55%	1.59%	1.60%
Smart CDs (minimum \$500)	13 Month	0.74%	0.75%				
Smart CD	23 Month	0.94%	0.95%				

APR = Annual Percentage Rate. APY = Annual Percentage Yield. Rate = Dividend Rate. 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 \$500 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, 18 & 23 month CD will rollover to normal 24 month CD rate, with standard grace period. Platinum Star Membership offers cannot be combined with other offers. Smart CDs are currently available only to Platinum Star Members at the APYs stated above (with no additional rate bonus). \*-Special introductory rate offer, after 6 months your rate will revert to a standard rate -as low as Prime Rate plus .75% APR. Membership eligibility is required. Conditions and credit approval apply. Rates are this sheet are rounded.