

# the member connection

The Newsletter of B-M S Federal Credit Union



## Make Your Wish Come True With A Holiday Relief Loan

Stop wishing and make all your holiday dreams come true with a Holiday Relief Loan from B-M S Federal Credit Union! We are once again offering this popular loan to our members during the months of December, January and February only.

Apply for up to \$15,000 at a fixed rate of 7.99% APR\* for a maximum of 48 months. Use the money to fulfill your holiday wish list, pay off post-holiday bills or for whatever purpose you choose. To apply for your Holiday Relief Loan, visit the branch nearest you, call AnyHour Loan at (800) 535-9490 or apply online at [www.bmsfcu.org](http://www.bmsfcu.org) using E-Z Loan.

\*APR = annual percentage rate.

## Scholarship Applications Now Available

Applications for B-M S FCU's 2010 scholarships are now available. To receive an application, visit any B-M S Federal Credit Union branch, call to receive one by mail or e-mail [ceden@bmsfcu.org](mailto:ceden@bmsfcu.org).



## Only 365 Days 'Til Next Holiday Season...

Get a head start with a Holiday Club Account from B-M S FCU! This account allows you to start saving now for next year's holiday wish list. You can have funds automatically deposited to your account each payday, and come next holiday season you'll have the money you need to fulfill every wish on your holiday list. To open your account, visit a B-M S Federal Credit Union branch or call (732) 227-6700 or toll free (888) 423-7265.

## Get Your Tax Refund In A Flash!

Instead of waiting by the mailbox for your tax refund check, elect to have your refund deposited directly into your B-M S Federal Credit Union account and you'll have your funds in a flash.

Direct deposit is the quickest, easiest way to get your tax refund. When completing your tax forms, simply provide your B-M S FCU account number and our routing number (221277007). Both of these numbers can be found at the bottom of your checks. Your refund will be deposited directly into the account you designate.

For more information about direct deposit of your 2009 tax refund, contact a member service representative or visit the branch nearest to you.



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## Highlights From The 55<sup>th</sup> Annual Meeting

On October 22nd, the 55<sup>th</sup> B-M S Federal Credit Union annual meeting was held at the Bristol-Myers Squibb New Brunswick facility.

At the meeting, we discussed our accomplishments over the past year and were assured by our Board of Directors of continued commitment to our members by consistently offering the finest financial products available, while maintaining a strong capital position. Although we are all facing difficult financial times, B-M S FCU members can rest assured that our financial health and well-being are secure. We remain well-capitalized, and our members' deposits are insured for up to \$250,000 by NCUA.

We are proud of our strength and stability, and of the exceptional personal service we offer our members. While we are changing and growing with the times, nothing has changed with regard to our safety or our service.

Many credit union members attended the meeting, and prizes were awarded to several lucky members! Congratulations to our prize winners: Kathy Clementi, Lillie Penn, Judy Niederman and Fred Bellamy.

Thanks to all who attended!

## B-M S FCU Is Your Destination For A Great Auto Loan

Steer yourself in the right direction and head to B-M S Federal Credit Union for low rates on auto loans. If you're buying a new or pre-owned vehicle, our rates make it easy to afford the vehicle you want. Already have an auto loan from another source? Refinance your auto loan at B-M S FCU and you could save big money on your monthly payment.

Chart your course for big savings—apply for your B-M S FCU auto loan today! You can visit the branch nearest you, call AnyHour Loan at (800) 535-9490 or go online to [www.bmsfcu.org](http://www.bmsfcu.org) and choose E-Z Loan to apply.



## Take Advantage Of Historically Low Mortgage Rates

Whether you want to buy a new home, refinance your existing mortgage or take advantage of your home's equity, now is the perfect time! Rates are historically low, and B-M S Federal Credit Union offers a variety of mortgage options with flexible terms to meet your needs.

- Fixed- and adjustable-rate mortgages from B-M S FCU make it easy to buy the new home you've been dreaming of, and our low rates make it affordable. Already have a mortgage? See how much you could save each month by refinancing your existing home loan with us!
- Home equity loans and home equity lines of credit help you put your equity to work at rates you can afford. Use your home equity loan or line of credit to tackle home improvements, finance a college education, buy a new car or take a dream vacation.



Applying for a B-M S Federal Credit Union mortgage, home equity loan or home equity line of credit is fast and easy. To apply online using the Mortgage Web Center, visit [www.bmsfcu.org](http://www.bmsfcu.org). You may also call our mortgage department at (800) 571-6985.

## Membership Drive A Success!

B-M S Federal Credit Union held its annual membership drive this fall and we are proud to welcome many new members to our growing family!

Each new member who opened an account received \$25, and current members who referred a new member received \$10. A drawing was held at each branch for a fall pumpkin arrangement and a wine basket in celebration of the membership drive. Congratulations to our winners: Mary Murray, Sylvia Diaz, Rich Petsch, Deepa Rijhwani, Toni Laba, Debbie Gross, Yunping Huang, Vanessa Arthur, Chris Gregory, Judie Winik, Jackie Marin and Lisa Sebree.

We encourage all of you to share the benefits of credit union membership with your eligible family members!

## Discover The Benefits Of Credit Union Membership

Credit unions were first established in 1935 with the goal of helping people, not making profits. B-M S Federal Credit Union and other credit unions have remained true to that principle, offering more competitive interest rates and fewer fees than banks. Credit unions are also owned by their members and governed by a democratically-elected Board of Directors. If you're not a member of B-M S FCU, you're missing out on a variety of great products and services including:

- Share draft (checking) accounts
- Savings accounts including senior, youth, holiday, custodial and vacation accounts
- Share certificates
- Money market accounts
- ATM and debit cards
- Access to your accounts in person, over the phone, online or at thousands of shared branches across the country
- Loans for all your needs including mortgages, home equity loans and lines of credit, personal loans, auto/RV loans and more
- Convenient electronic services including online Bill Payer, eStatements, E-Z Loan and much more

If you're ready to join B-M S FCU, simply visit the branch nearest you or call (888) 423-7265. Already a member? Don't forget to share the benefits of credit union membership with your family members—they're eligible to join, too!



## Click, Pay And Win!



Each quarter, a Bill Payer user is randomly chosen to receive a prize. Our most recent winner, Ints Dzelzgalvis, won a \$100 Target® gift card. For your chance to win, simply CLICK the Bill Payer link at [www.bmsfcu.org](http://www.bmsfcu.org). Each time you PAY a bill online, you are entered to WIN! Bill Payer is quick, easy, secure, and there is no monthly fee. To enroll, contact a B-M S FCU branch, e-mail [jhiles-skopas@bmsfcu.org](mailto:jhiles-skopas@bmsfcu.org) or call (732) 227-5781.

## Important Account Information

Beginning at the end of October, monthly statements will be produced for all members with loans and will include more detailed loan information. For those who prefer to access their statements online, B-M S FCU offers eStatements. This convenient service allows you to securely and quickly access all of your B-M S FCU account statements online, anytime! To enroll, visit [www.bmsfcu.org](http://www.bmsfcu.org) today.

## Avoid Hassles— Call Us Before You Travel!

If you're planning to travel out of the country, to another state, or anywhere you don't routinely use your ATM or debit card, call B-M S Federal Credit Union first!

For your protection, we monitor your accounts for signs of fraud, which can include sudden ATM or debit card usage in different countries, states and cities. If potentially fraudulent activity is detected, the credit union will place a freeze on your card. The freeze is an important step in preventing unauthorized use of your card, but if you find yourself on vacation or away from home with a card that can't be used, please contact us immediately and we will remove the restriction.

Letting us know about your travel plans ahead of time allows us to anticipate your change in purchasing patterns and avoid the account freeze. For more information about this policy or to let us know about your travel plans, call (732) 227-6700, choose option 2, or toll free (888) 423-7265, choose option 2, for more information.

who's who at  
your credit union

**Board of Directors**

**Chairman** Kenneth Petersen  
**Vice Chairman** Michael Smith  
**Treasurer** Michael Iarrapino  
**Secretary** Kathleen McElarney  
**Director** Dalton Jordan

**Loan Officers**

**Loan Officer** Patricia Castrovinci  
**Loan Officer** Ivette Rosado

**Supervisory Committee**

**Member** Donna Susan  
**Member** Bill McConnell  
**Member** Barry Pursel

**Office Personnel**

**President/CEO** Jennifer Bruett  
**Operations Manager** Donna Bender  
**Products & Services Director** Aladdin Vega  
**Collections Manager** Agenol Figueroa  
**Accounting Specialist** Kathleen Piscitelli  
**Financial Services/MSR Mgr.** Jodi Hiles-Skopas  
**Systems Manager** Martha McKeon  
**Loan Specialist** Patricia Castrovinci  
**Loan Specialist** Ivette Rosado  
**Card Services Rep.** Ivette Rosado  
**Marketing Director** Catherine Eden  
**Branch Manager-PB** Catherine Eden  
**Branch Manager-NB** Kathie Phillips  
**Member Service Rep.** Judy Becher  
**Member Service Rep.** Sandra Benway  
**Member Service Rep.** Maureen DeMedio  
**Member Service Rep.** Kathy Georgallis  
**Member Service Rep.** Sandra Lewis  
**Member Service Rep.** Jane Maxwell  
**Member Service Rep.** Paula Melchiorre  
**Member Service Rep.** Nancy Rivera  
**Member Service Rep.** Chandra Shukla  
**Member Service Rep.** Nicole Suozzo

where you can find us

Office Locations & Hours

**New Brunswick, NJ (Main)**  
One Squibb Dr.  
Bldg. 111  
New Brunswick, NJ 08903  
M-F 8 a.m.-3 p.m.  
(732) 227-6700  
Toll-free (888) 423-7265

**Plainsboro, NJ**  
777 Scudders Mill Rd.  
Room 2.C222  
Plainsboro, NJ 08536  
M-F 8 a.m.-3 p.m.  
(609) 897-3036

**Hopewell, NJ**  
311 Pennington-Rocky Hill Rd.  
Bldg. 8-TN, Room 107  
Pennington, NJ 08534  
M-F 8 a.m.-2:30 p.m.  
(609) 818-4041

**Lawrenceville, NJ**  
Rt. 206 & Province Line Rd.  
Room A.119  
Princeton, NJ 08543  
M-F 8 a.m.-3 p.m.  
(609) 252-4038

**Nassau Park, NJ**  
100 Nassau Park Blvd.  
Princeton, NJ 08540  
T & Th 8 a.m.-2:30 p.m.  
(609) 419-5666

**Wallingford, CT**  
5 Research Pkwy.  
Wallingford, CT 06492  
M-F 8 a.m.-3 p.m.  
(203) 677-7940

**Evansville, IN**  
2400 West Lloyd Expwy.  
Evansville, IN 47721-0001  
M-Th 8:30 a.m.-4 p.m.  
F 9:30 a.m.-2:30 p.m.  
(812) 429-8001  
also services members  
in Zeeland, MI

**Phantom Phone Number**  
(888) 423-7268

**Mortgage Department**  
(800) 571-6985

**Lost/Stolen ATM/Debit Card**  
(800) 472-3272

**Debit Card Fraud**  
(800) 262-2024  
[www.bmsfcu.org](http://www.bmsfcu.org)

loan policy

Effective Date: April 1, 2009

**Signature Loan Classification** (Cont. Employee, no gap over 30 days)

Employed for: 6 months 1 year 5 years 10 years 15 years  
Signature only: \$3,000.00 to \$ 7,500.00 to \$10,000.00 to \$12,500.00 to \$15,000.00  
One co-signer: to \$5,000.00 to \$12,000.00 to \$15,000.00 to \$17,500.00 to \$20,000.00

**LOANS are at INTEREST RATES as LOW as 7.5%**

Each of these loans is available for 24, 36 or 48 months with over six months employment.  
**A hold of \$100.00 will be placed on your main share account for the duration of any loan with B-M S Federal Credit Union.**

**Automobile Loan Classification** (New and Used car rates)

**New Cars:** 100% financing including tax and title on NEW cars

	Rates as low as
24 months	5.25%
36 months	5.49%
48 months	5.99%
60 months	6.49%
72 months (over \$20,000.00)	6.99%

**Used Cars:** 100% of book value (Retail)

	Rates as low as
24 months 1998 thru 2000	5.25%
36 months 2001 thru 2005	5.49%
48 months 2006 thru present	5.99%

Historical autos are a case-by-case basis.

**Recreational Vehicle Loan Classification** (Boats, ATVs, motorcycles, trailers and motor homes)

**New:** • Up to 144 mo • 100% Dealer MSRP • 8.00%  
• Available on RVs (trailers and motor homes) over \$20,000.00 up to a maximum of \$200,000.00.  
• Less than \$20,000.00: Maximum term 5 years.

**Used:** • Up to 144 mo • 100% of book value (retail) • 8.50%  
• Available on RVs over \$20,000.00 up to a maximum of \$100,000.00.  
• Less than \$20,000.00: Maximum term 5 years.

**Share Secured Loan Classification**

3% above current dividend rate for maximum of 48 months, fully secured and 4% above current dividend rate for 50% secured.

**Stock Secured Loan Classification**

Available up to maximum of 75% value of stock certificates to a maximum of \$200,000.00. Terms variable at 8.0%. Available only on stocks listed on NYSE.

**Special Loan Classifications**

Computer Purchase up to \$2,500.00 2 years 8.50%  
Education up to \$5,000.00 3 years 8.50%

**Real Estate Loan Classification** \*Home Equity Fixed Rate

**Term:** 5 years 7 years 10 years  
\$ 7,500.00 to \$100,000.00 **Rate:** 6.00% 6.25% 6.75%

**Home Equity Line of Credit:** \*Prime minus .25% with ACH (Prime minus zero without ACH). Minimum rate 4.00% for the life of the loan.

**NOTE:** All loan applications will be subject to a credit bureau report before loan is approved. Loans must be paid down 30% before refinancing is available.

Annual Percentage Rate is based on certain credit worthiness criteria.

\*All home equity loans are subject to a \$250.00 application fee that is *fully refundable* at closing.

**Subject to change without prior notice.**

apply for a loan anytime!

Call **AnyHour Loan** at  
(800) 535-9490 or log on to our  
Web site at [www.bmsfcu.org](http://www.bmsfcu.org) and use  
**E-Z Loan**, our secure online loan  
application. Both of these services are  
available 24 hours a day.



**B-M S Federal Credit Union**

*A Common Bond. An Uncommon Commitment To Our Members.*



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act