

the member connection

The Newsletter of B-M S Federal Credit Union



Traveling Abroad? Need Foreign Currency? Start Your Trip Here

If you're planning an overseas adventure, B-M S FCU can help make sure you have foreign currency in hand before you leave. We've partnered with eZforex.com to offer quick, secure delivery of foreign currency at the best exchange rates available.

- Choose from more than 125 countries.
- Your currency will be delivered by UPS to your home or office.
- Avoid the exorbitant exchange fees common at airports, hotels and currency exchanges overseas.
- Travel with cash in hand and avoid incurring expensive overseas surcharges on your credit cards.
- Currency Price Protection ensures that any unused foreign currency can be returned at the same exchange rate of your original currency purchase.

Purchasing your foreign currency has never been easier! To place your order, simply visit www.bmsfcu.org and choose "Foreign Currency" on our home page under Products and Services. Then click "Place Your Order Now" and with a few simple clicks, your currency will be on its way!

Congratulations 2012 Scholarship Winners

Each year, B-M S Federal Credit Union proudly awards scholarships to graduating high school seniors who have demonstrated excellence in the classroom and the community. This year, we presented scholarships to two deserving students.



Nikhil Gavai

Nikhil Gavai will attend Duke University and plans to double major in Economics and Electrical and Computer Engineering. Our other scholarship recipient has opted out of public acknowledgement.

Both of these outstanding young people have been recognized for their academic, extracurricular and community service activities. They have received many honors and awards throughout their high school careers and have held a number of leadership positions.

We are pleased to support them as they take the next step in pursuing their goals.

It's Not Too Early—Get Ready For Back To School

It seems that summer vacation has just started, but already back to school time is right around the corner. This fall, get ready to hit the books with a **Back to School Loan** from B-M S Federal Credit Union.

For the month of **August only, borrow up to \$8,000 at 8% for a maximum of 48 months.** Use the funds for all your back to school expenses — clothes, books, tuition, school supplies, a new computer or whatever you need for a successful school year.

To apply for a **Back to School Loan**, simply visit a B-M S FCU branch, call AnyHour Loan at (800) 535-9490 or apply online at www.bmsfcu.org using E-Z Loan.

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Privacy Policy

In accordance with the Gramm-Leach-Bliley Privacy Act, we must provide you with our privacy policy on an annual basis. If you have previously opted out, there is no need to do so again.

The following is B-M S Federal Credit Union's Privacy Policy. Please read it carefully. Should you choose to "opt out," please call us at (732) 227-6700, option 1 or toll-free at (888) 423-7265.

In recognition of our members' expectations of privacy, B-M S FCU has adopted the following privacy policy:

Privacy.

Within the Credit Union.

In the normal course of Credit Union operations, it is both necessary that we communicate information to or about our members and sometimes mandatory that the Credit Union provide information to others. Examples of this include: the mailing of account statements and loan information to members, responding to subpoenas, requests from Credit Union regulators or other legally required disclosures of information, credit reporting and risk management. In addition, members may authorize the sharing of information for credit references, to enable payments either electronically or by check, or for other business transactions. These are some of the examples of the appropriate use of member information.

At B-M S Federal Credit Union we collect, retain and use information about you for the purpose of serving your financial needs and administering our account relationships with you. We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer-reporting agency.

With Third Parties.

One of our goals is to offer our members products we think may be of interest to them. From time to time the Credit Union will communicate with our members to make them aware of our wide range of financial products and services from banking, to insurance, to brokerage services, loan opportunities and financial planning services. Occasionally, the Credit Union may introduce a financial product to our members from a non-affiliated, outside company. When working with this type of company, the

Credit Union requires a contractual agreement to protect the confidentiality of our member information. However, you the member may choose to provide information to an outside company if you are interested in their product. B-M S Federal Credit Union is highly selective in choosing vendors and service companies that assist us in providing quality products and services to our members. We may share certain member information with these third parties to facilitate the offering, administration, collection and delivery of these products and services under controlled circumstances designed to protect our members' privacy. We may disclose the following kinds of non-public personal information about you to insurance companies:

- Name
- Address
- Social Security Number
- Account Number
- Date of Birth

We require third parties to comply with strict standards regarding security and confidentiality of such information. They are not permitted to release, use for their own purposes, or sell any customer information we share with them to any other party.

B-M S Federal Credit Union does not sell customer information to outside parties. B-M S Federal Credit Union does exchange certain information about our members with selected credit reporting agencies in accordance with the provisions of the Fair Credit Reporting Act.

The Credit Union does not disclose non-public personal information about former members except as permitted by law. You should be aware that there may be occasions where the Credit Union is legally required to disclose information about you, such as in response to a subpoena, to prevent fraud, or to comply with a legally permitted inquiry by a governmental agency or federal regulator, or to other non-affiliated parties as required by law.

Marketing Information Opt Out.

If you prefer that we do not disclose non-public personal information about you to non-affiliated third parties, you may opt out of these disclosures; that is, you may direct us not to make those disclosures, other than disclosures permitted by law. If you wish to opt out of disclosures to non-affiliated third parties you may call the following toll-free number (888) 423-7265 or write us at the following address:

B-M S Federal Credit Union
One Squibb Drive
New Brunswick, NJ 08903



Credit Union Employees.

At B-M S Federal Credit Union, any employee access to member information is authorized for business purposes only and is based on the sensitivity of the information and our employees' or agents' need to know. We remind our employees regularly of their obligations to maintain the confidentiality of your information.

Security Standards.

We have established and continually maintain security standards and procedures to help us protect you from unauthorized access to confidential information about you, including through the Internet.

Accuracy and Right to Correct.

Our goal is to maintain complete and accurate information about you and your accounts with the Credit Union. If you ever believe that our records contain inaccurate information about you, you should notify the Credit Union immediately. Upon receipt of your inquiry, we will investigate and correct any inaccuracies discovered during the investigation.

Our Vehicle Loan Rates Are Sizzling

If you've had your eye on a new or pre-owned vehicle, B-M S FCU's auto loan rates are red hot! Start the summer off right with a new car, truck, boat, ATV, motorcycle or RV. When you finance your purchase at B-M S Federal Credit Union, you know you're getting a great rate and the personal attention you deserve.

Already have a vehicle loan with another lender? You can still take advantage of our sizzling rates! When you refinance your vehicle loan at B-M S Federal Credit Union, you'll get a great rate and an affordable payment.

Ready to hit the road? To apply for your vehicle loan, call AnyHour Loan at (800) 535-9490 or apply online at www.bmsfcu.org using E-Z Loan.



REMEMBER...



In addition to our branch offices, you are able to conduct basic transactions at more than 4,000 Credit Union Service Centers across the country through the Shared Branching Network. Shared branching allows you to access your accounts at participating credit unions if you are not near one of our branches. To learn more, simply access Shared Branching under the Products/Services link on our website, www.bmsfcu.org, where we also offer a locator app for your Android™ or iPhone.®

Get Paid To Pay Bills?

It could happen to you! Each quarter one Bill Payer user is randomly chosen—our most recent winner, Linda A. Pough, won a \$100 Marriott Gift Card. Bill Payer makes it easy to pay your bills with a few clicks of the mouse, quickly and securely. If you're not already a Bill Payer user, sign up by visiting a B-M S FCU branch, emailing jhiles-skopas@bmsfcu.org or calling (732) 227-5781.

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

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
Fraud & Collections Mgr. Ivette Rosado
Accounting Specialist Kathleen Piscitelli
Financial Services/MSR Mgr. Jodi Hiles-Skopas
Systems Manager Martha McKeon
Loan Specialist Patricia Castrovinci
Marketing Dir./Branch Mgr.-PB Catherine Eden
Branch Manager-NB Kathie Phillips
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

where you can find us

Office Locations & Hours

New Brunswick, NJ (Main) One Squibb Dr. Bldg. 111-1-111A New Brunswick, NJ 08903-1588 M-F 8 a.m.-3 p.m. (732) 227-6700 Toll-free (888) 423-7265	Lawrenceville, NJ 3551 Lawrenceville Rd. Room A.119 Princeton, NJ 08543-4715 M-F 8 a.m.-3 p.m. (609) 252-4038/7738
Plainsboro, NJ 777 Scudders Mill Rd. Room 2.C222 Plainsboro, NJ 08536-1615 M-F 8 a.m.-3 p.m. (609) 897-3036/3029	Nassau Park, NJ 100 Nassau Park Blvd. Princeton, NJ 08540-5997 T & Th 8 a.m.-2:30 p.m. (609) 419-5666
Hopewell, NJ 311 Pennington-Rocky Hill Rd. Bldg. 8-TN, Room 107 Pennington, NJ 08534-2130 M-F 8 a.m.-2:30 p.m. (609) 818-4041	Wallingford, CT 5 Research Pkwy. Room 282G Wallingford, CT 06492-1951 M-F 8 a.m.-3 p.m. (203) 677-7940

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

loan policy

Effective Date: April 27, 2012

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 2001 thru 2003	5.25%
36 months 2004 thru 2008	5.49%
48 months 2009 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 84 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 84 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.

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

\$7,500.00 to \$100,000.00 **Term:** 5 years 7 years 10 years
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 creditworthiness 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 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