

# the member connection

The Newsletter of B-M S Federal Credit Union



## The Temperature Has Dropped – And So Have Our Auto Loan Rates

With the cold weather here, B-M S FCU would like to warm you up with a lower auto loan rate! **Get a hot rate as low as 3.00% APR\*** on a loan for a new or pre-owned auto. And, if you have an existing high-rate auto loan from another lender, B-M S FCU will give you a second chance. Bring your auto loan to us and you could get a lower rate.

To apply, visit the B-M S Federal Credit Union branch nearest to you or apply online at [www.bmsfcu.org](http://www.bmsfcu.org) using E-Z Loan.

\*APR=Annual Percentage Rate. Rate available for new, pre-owned or refinanced auto loans from another lender. Offer does not apply to loans currently financed at B-M S FCU. See credit union for complete details.



## Get Your Tax Return Sooner Than Ever

Have your tax return deposited directly into your B-M S FCU account and access those funds earlier than waiting for a paper check! Signing up is easy: Simply provide your B-M S FCU account number and our routing number (221277007) on your tax return forms. These numbers can also be found at the bottom of your checks.

It's that easy! Enjoy your tax refund earlier this year. Please contact us if you have any questions.

## Start The New Year Right With A Holiday Relief Loan

Don't let post-holiday expenses squash your spirit! Our popular **Holiday Relief Loan** can help you start the new year off right.

**Apply for up to \$15,000 at 7.99% for a maximum of 48 months**, and use the funds to consolidate high-interest debt from other sources, tackle a home improvement project, take a winter vacation, or for any purpose you choose.

**This loan is available during January and February only**, so apply today! Apply online at [www.bmsfcu.org](http://www.bmsfcu.org) using E-Z Loan or visit the B-M S FCU branch nearest to you.

## Once A Member, Always A Member

When you join us at B-M S Federal Credit Union, you are a member for life and are always eligible for all our products and services. If you retire or leave the company, you do not have to close your account. You can take us with you wherever you go!



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## Social Security Checks Go Green



Did you know all federal benefit recipients must receive their Social Security and other federal benefit checks electronically by March 1, 2013? Phasing out paper Social Security checks is expected to save taxpayers more than \$1 billion over 10 years and greatly decrease the risk of identity and check theft faced by recipients. In 2010, more than 540 Social Security and Supplemental Security Income paper checks were reported lost or stolen and had to be replaced, the Treasury Department said. Instead of receiving paper checks, you can have your Social Security and other federal benefit checks deposited directly into your B-M S FCU account by simply providing your account number and routing number (221277007); these numbers can be found at the bottom of your checks. It's safe, green and convenient!

To switch from paper checks to direct deposit, visit [www.GoDirect.org](http://www.GoDirect.org) or call the U.S. Treasury Electronic Payment Solution Center's toll-free helpline at (800) 333-1795.

## Strong And Stable For 58 Years

B-M S Federal Credit Union celebrated 58 years of strength and stability at our annual meeting on October 25.

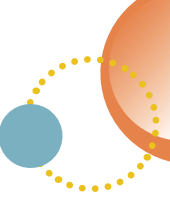
Our Board of Directors and president emphasized that the credit union continues to remain well-capitalized compared to most other financial institutions. With this strength, we continue to grow and expand our membership, products and services. We've added to our list of SEGs (Select Employee Groups) who are eligible to join B-M S Federal Credit Union and are excited to welcome our new members! Remember, when you are a member, your family members can also join and experience all the benefits of membership.

Members are our number one priority and we continue to focus on ways to make life easier for you.



Thank you as always to the members who joined us at our annual meeting. Congratulations to our prize winners (pictured from left to right): Dave Wantuch, Tahseen Haque, Lily Penn, Sandra Privett-Garrard and Andy Bellamy.

## Our Branch Network Has Grown—To Over 4,800



Did you know that you can access your B-M S Federal Credit Union account at more than 4,800 branch locations around the nation?

We know how important it is for you to be able to take care of your financial business when you are on the go, even if one of our own branches isn't nearby. That's why B-M S FCU is part of "shared branching"—through our partnership with other credit unions, you can conduct transactions in participants' branches just as if you were in a B-M S FCU branch.

### A variety of services are available:

- Make a cash withdrawal for that extra souvenir when you're on vacation
- Deposit a check when you are shopping across town
- Make a loan payment in a branch closer to your office
- Transfer money between accounts so you can make a special purchase
- And many more

There is no charge for you to use this service.

All participating credit unions display the Credit Union Service Centers logo.

Find a nearby branch today!

- Call 800-919-2872
- Visit [www.cuservicecenters.com](http://www.cuservicecenters.com) to search or download locations to your GPS device
- Ask a Member Service Representative
- Log on to [www.bmsfcu.org](http://www.bmsfcu.org) and enter your address and/or zip code
- Download the Shared Branching locator app for iPhone® and Android™ from [www.bmsfcu.org](http://www.bmsfcu.org)



Whether you're on vacation, on business, visiting family, or anything else, you can find a shared branch location wherever you are!

When you visit a Credit Union Service Center, just make sure you bring your account number, your credit union's name and photo identification.

**Congratulations to Karen Burhans**, who won a \$100 Target gift card in our most recent Bill Payer drawing! Each quarter, one random Bill Payer user is chosen. You could be the next winner! Simply pay your bills online and you'll be automatically entered into the drawing.

If you're not already using Bill Payer, it's easy to enroll. Contact a B-M S FCU branch, email [jhiles-skopas@bmsfcu.org](mailto:jhiles-skopas@bmsfcu.org) or call (732) 227-5781.

## 2013 Scholarship Applications

Are you graduating this year? Apply for a scholarship from B-M S FCU! Applications for next year's scholarship are still available at all branches. Request an application by calling, visiting the branch nearest to you or emailing [ceden@bmsfcu.org](mailto:ceden@bmsfcu.org).



### Avoid The Holiday Bill Blues!

Holiday spending stick with you all year? Instead of paying off credit cards or other holiday debt every year, open a Holiday Club Account at B-M S FCU! Start today and put away whatever amount you choose each paycheck and you'll have cash available for next year's holiday shopping! Contact a member service representative today.

## Safeguard Your Identity

As technology advances, so does the sophistication of identity theft scams. Today, identity thieves can manipulate caller ID systems and web pages to appear legitimate. Some simple steps can help keep your personal information safe and protect your identity.

- Beware of unsolicited emails claiming to be from your credit union. B-M S Federal Credit Union will never request detailed account information via email. Do not reply or call the number listed in a suspicious email. Instead, call B-M S FCU directly at the number listed on your statement.
- Do not provide personal information or account details over the phone in response to an unsolicited call. Instead, hang up and call B-M S FCU directly. Even if you receive a call that appears legitimate, be wary.

If you receive a call or email stating that your account is compromised or has been suspended, your instinct might be to give the caller any information they ask for in order to restore your account. Resist the temptation to share personal information. Always call B-M S Federal Credit Union directly, where a trusted representative will be able to verify the information.

Make note of these important B-M S Federal Credit Union numbers:

- Main number: (732) 227-6700 or toll free (888) 423-7265
- If your card is lost or stolen: (800) 472-3272
- If you believe your card has been used fraudulently: (800) 262-2024

## Credit Union Membership— The Right Choice!

In an ongoing effort to promote B-M S FCU, Jodi Hiles-Skopas and Kathleen Piscitelli continued to visit branches to share information about the many benefits of credit union membership.

Congratulations to our prize winners: Iffet Armstrong, Sheri Cipriano, Veena Dayal, Amanda Fakhoury, Mahendra Kothari, Catherine Leming, Desiree Varbelow and Mei-Li Wen.

Leslie Bobik, credit union member for 20 years, stopped by our table in Plainsboro to let us know how much she enjoys doing all of her banking with B-M S FCU.



Paula Melchiorre, member service representative at our Lawrenceville branch, welcomed members and prospective members during a membership drive in Lawrenceville.

Your deposits are backed by the full faith and credit of the federal government through NCUA, the National Credit Union Administration. NCUA insures all funds up to \$250,000 per account.



who's who at  
your credit union

**Board of Directors**

**Chairman** Kenneth Petersen  
**Vice Chairman** Michael Smith  
**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.** 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

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

loan policy

Effective Date: November 1, 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

|                              |                        |
|------------------------------|------------------------|
|                              | <b>Rates as low as</b> |
| 24 months                    | 3.00%                  |
| 36 months                    | 3.50%                  |
| 48 months                    | 4.00%                  |
| 60 months                    | 4.50%                  |
| 72 months (over \$20,000.00) | 5.50%                  |

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

|           |                        |       |
|-----------|------------------------|-------|
|           | <b>Rates as low as</b> |       |
| 24 months | 2002 thru 2004         | 3.00% |
| 36 months | 2005 thru 2009         | 3.50% |
| 48 months | 2010 thru present      | 4.00% |

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!

Log on to our Web site  
at [www.bmsfcu.org](http://www.bmsfcu.org) and use  
**E-Z Loan**, our secure online loan  
application. This service is  
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