

# the member connection

The Newsletter of B-M S Federal Credit Union



## Easier, More Convenient Online Bill Payer Is Here!

B-M S Federal Credit Union is excited to announce we have upgraded to a new online bill pay product, chosen with our members in mind. We've found the best bill payer system for you and your bill payment needs!

Enjoy an easier, more convenient bill paying experience. You're now able to:

- Pay bills with just a few clicks—Simply select the day you want the payee to receive your payment and let the bill pay product do the rest!
- Review your payments online
- View electronic versions of some of your paper bills
- Keep your money in your account until the due date
- Pay select payees the same day bills are due

If you haven't used bill payer from B-M S FCU before, now's the time to sign up! Let us make life easier for you. No more wasting stamps, envelopes or checks—pay your bills online with just a few clicks! Plus, you can set up the payment transfer ahead of time and never pay a late fee again.

If you have any questions, please contact Jodi Hiles-Skopas at [jhiles-skopas@bmsfcu.org](mailto:jhiles-skopas@bmsfcu.org) or (732) 227-5781.

## Free Up Your Finances With A Liberty Loan

Don't let a tight budget hold you back. Apply for up to \$15,000 for 48 months at a low rate of 7.99%! You're free to use your Liberty Loan for whatever you choose—debt consolidation, home improvements, college tuition, a dream vacation—anything! Available during the month of June only.

To apply, visit a B-M S FCU Branch or use E-Z Loan online at [www.bmsfcu.org](http://www.bmsfcu.org)!

## IMPORTANT—Do You Have A Beneficiary On Your Account?

It is extremely important to have a beneficiary on your account. Naming a beneficiary ensures your assets are handled according to your wishes if something happens to you. If you do not have a beneficiary or need to update your beneficiary, be sure to do so as soon as possible. Also, if you've had a change in your name, address or contact information, make sure you let B-M S FCU know.



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## Important Notices: Official Checks Policy And Dormant Account Legislation Information

### *“Official Checks Policy”*

Checks we disburse at our offices and checks we certify for you are termed “official” checks. If an official check is lost, stolen or destroyed, it may take up to 90 days for the funds to be replaced in your account. Before this can happen, you must first complete paperwork, which can be signed at one of our offices, or signed elsewhere and notarized.

For this reason, we encourage you to be careful with any official check you receive from the credit union. If you would like a more detailed explanation and full documentation about our official check policy, please call or visit one of our offices.

### *Dormant Account Legislation*

Effective July 1, 2002, the New Jersey Legislature amended the Unclaimed Property statute. As a result of this change, credit union accounts are now considered dormant when they have had no activity for a period of three years. “Activity” means transactions on the account, such as deposits or withdrawals. Dividends do not qualify as transactions.

We are required by law to send the funds from the dormant accounts to the State of New Jersey, so be sure to keep your accounts active by making periodic deposits or withdrawals. If you’ll be making a trip to one of our offices to conduct a transaction, that would be a good time for you to check and make sure we have your current address, phone number and similar information on file. This information may be out of date if you haven’t made any transactions with us for a while, and we need current information to make sure your statements and other important documents will reach you.

## David J. Gilbert Is A Winner!

David J. Gilbert won a \$100 Amazon gift card just for paying his bills online. Be on the lookout for our NEW Bill Payer system, which will make paying bills online easier and more convenient than ever!

## Your Family Can Join Our Family

*When you are a member of B-M S FCU, your family members are eligible for membership also!*

We offer products and services for the entire family—including youth accounts! Family members age 16 to 22 can open a youth account with B-M S FCU and start learning good money habits early. Plus, you can manage your child’s youth account—and all your other accounts—easily using Net Access Online Banking, where you can access multiple accounts from your home page.

Do you or your family members travel for business or leisure? B-M S FCU has now partnered with eZforex.com to provide quick, secure delivery of foreign currency at the best exchange rates available.

We have the products and services to make life easier for you!

- Share draft (checking) account—no monthly fees and no minimum balance requirement
- Savings accounts (regular, holiday and vacation clubs)
- Youth accounts
- Custodial accounts
- Money Market accounts
- Share certificates
- Debit card
- ATM card
- Net Access (online banking 24/7)
- Bill Payer (no monthly fee)
- Mortgages
- Home equity loans and lines of credit
- Vehicle loans
- Signature loans (including debt consolidation loans)
- Notary service
- Visa® gift cards
- American Express® gift and travelers cheques
- Shared branching
- Certified drafts
- Wire transfers
- Money orders
- Foreign currency
- And so much more!

No matter where your family members live or work, they are eligible to join and enjoy all the benefits of credit union membership. Direct deposit into their B-M S FCU accounts can come from any employer, and Shared Branching makes it easy to access their B-M S FCU accounts wherever they are!



## Relax... A Vacation Loan Can Take You There!

Thinking about how you'll pay for this year's vacation have you stressed out? Relax—and come to B-M S Federal Credit Union for a Vacation Loan!

Get to your vacation destination when you apply for up to \$2,000 at a rate of 8.50%\* With a 12-month repayment term, you'll stay stress-free all year long! **Available during the month of April only.**

Apply today and get excited about your getaway—not stressed. Visit the branch nearest you or apply online at [www.bmsfcu.org](http://www.bmsfcu.org) using E-Z Loan.



## Vacation Club Funds

Vacation club funds and dividends will be transferred into members' accounts during the first week of May. Existing vacation club accounts will renew automatically. Remember, it's never too late to start that special savings account for your vacation! Open a vacation club today and save a little for this year's trip, or start preparing for next year!

## Get Your Tax Refund Earlier This Year With Direct Deposit

Have your tax return deposited directly into your B-M S FCU account and access those funds earlier than waiting for a paper check! It's safe, eco-friendly and convenient.



Signing up is easy: Simply provide your B-M S FCU account number and our routing number (221277007) on your tax return forms. Both numbers can be found at the bottom of your checks. Your refund will be deposited directly into the account you choose!

## Holiday Closings

- New Year's Day: Tuesday, January 1, 2013
- Martin Luther King, Jr. Day: Monday, January 21, 2013
- Presidents' Day: Monday, February 18, 2013
- Memorial Day: Monday, May 27, 2013
- Independence Day: Thursday, July 4, 2013
- Labor Day: Monday, September 2, 2013
- Thanksgiving Day: Thursday, November 28, 2013
- Day After Thanksgiving: Friday, November 29, 2013
- Christmas Holiday: Wednesday, December 25, 2013

## Buying Your First Home?

Let us make life easier for you with a home loan! Buying your first home can be stressful, but with a B-M S FCU mortgage on your side, the process is a whole lot simpler.

- B-M S FCU offers pre-approvals for all your lending needs, including mortgages. We can pre-approve you for a home loan at any stage of the house-hunting process, enabling you to have better success when you're shopping for your new home!
- Now is the perfect time to buy a home. Mortgage rates are at all-time lows, and B-M S FCU can help you take advantage of them!
- Already have the home of your dreams, but not the loan? B-M S FCU can help you save big with a mortgage refinance. Ask about it today to see how much money you could be saving.

B-M S FCU can get you the perfect home loan for your first home—or your second or third! Contact our mortgage department at (800) 571-6985. You can also apply online using the Mortgage Web Center at [www.bmsfcu.org](http://www.bmsfcu.org).



who's who at  
your credit union

**Board of Directors**

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

**Loan Officers**

**Loan Officer** Patricia Castrovinci

**Supervisory Committee**

**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.** Suzanne Austin  
**Member Service Rep.** Sandra Benway  
**Member Service Rep.** Maureen DeMedio  
**Member Service Rep.** Kathy Georgallis  
**Member Service Rep.** Jane Maxwell  
**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: January 1, 2013

**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

**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