

the member connection

The Newsletter of B-M S Federal Credit Union



Catch a Great Rate with Our Special Auto Loan Sale in October!

Get some relief this fall with our special low auto loan rate of **1.99% APR* for up to 60 months** for a new or pre-owned vehicle, or refinance your current auto loan from another lender and save a lot of money!

But hurry – just like the leaves on the trees, this low rate won't last forever! **It's available during the month of October only.** Apply by visiting one of our branches or online at 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 already financed at B-M S FCU. See credit union for complete details.



Holiday Bills Give You the Blues?

Don't let holiday spending put a "humbug" on your finances. Our popular **Holiday Relief Loan** offers the cure to your holiday bill blues.

During the months of December, January and February, apply for **up to \$15,000 for a maximum of 48 months at a new lower rate of 6.99% APR.** Use the funds to consolidate high-interest debt from other sources, pay for holiday expenses, take off on a winter getaway or whatever you may need.

Light up your holidays with a **Holiday Relief Loan.** To apply, visit a B-M S FCU branch or apply online at www.bmsfcu.org using E-Z loan.



Celebrating

60
YEARS

Annual Meeting

Please join us to celebrate 60 years of dedicated service to our members at B-M S Federal Credit Union's 60th Annual Meeting! All members are invited and encouraged to attend as we celebrate this important milestone. Plus, you could win big prizes!

Thursday, October 23, 4 p.m.
Bristol-Myers Squibb cafeteria
New Brunswick

in this issue

Special Auto Loan Sale • 1
Holiday Relief Loan • 1
Annual Meeting • 1

Better Banking • 2
Holiday Club Account holders • 2
Best Wishes, Martha • 2

Scholarship Applications • 2
Gift Cards • 3
Save on Auto Insurance • 3

Holiday Loan • 3
Contact Information • 4
Loan Policy • 4



B-M S Federal Credit Union Makes Banking Better!

Now you can access and manage all of your accounts, easily and securely, from wherever you are with our new services via your computer or smartphone.



Email Services

Set alerts to stay informed when there is activity on your account, such as low balances, loan payment due dates and more.



Net Access

Log on to Net Access to check your account balances, make transfers, view statements and more.



Mobiliti™ Services

Use your smartphone to check account balances, make transfers, pay bills and more.



Bill Payer

Pay your bills no matter where you are, right from your computer or smartphone.



Remote Deposit

Deposit checks from anywhere, anytime with remote deposit in the mobile banking app. Just snap a picture of the front and back of your check to deposit the funds into your account.



Shared Branching

Access your B-M S Federal Credit Union account at more than 5,000 Shared Branch locations across the nation and around the globe.

When you join us at B-M S Federal Credit Union, you are a member for life. You can take us with you wherever you go with Mobiliti™ Services, Remote Deposit, Email Services, Shared Branching, Net Access, Bill Payer and more! And remember, family members are also eligible to join no matter where they live or work.

Attention Holiday Club Accountholders:

Your Holiday Club funds and dividends will be transferred to your B-M S FCU account during the first week of November. Your Holiday Club will automatically renew for next year. It's never too late to start saving for those holiday expenses! For more information, contact a Member Service Representative today.



Best Wishes, Martha!

Congratulations to Martha McKeon on her retirement after more than 14 years as a B-M S FCU employee.

We wish you all the best!



Scholarship Applications

Applications for B-M S FCU's 2015 scholarships will be available at all branches beginning in November. You can also request an application by emailing ceden@bmsfcu.org.

Holiday Shopping Made Easy

Not sure what to get for everyone on your list? B-M S FCU makes holiday shopping easy with Visa® Gift Cards and American Express® Gift Cheques!

Load up a Visa® Gift Card for your loved ones with amounts from \$10 to \$1,000. Recipients can use them anywhere they see a Visa® logo – making it the best gift for everyone on your list! Plus, Visa® Gift Cards are easy to replace if they are lost or stolen.

You can also get American Express® Gift Cheques in amounts of \$25, \$50 or \$100 at B-M S FCU for those hard-to-buy-for people in your life. They are accepted almost anywhere and are also easy to replace if lost or stolen.

So this holiday season, get everyone on your list exactly what they want without the stress. Visit a B-M S FCU branch to get your Visa® Gift Cards or American Express® Gift Cheques today!



Save on Auto Insurance

Paying your auto insurance bill every month may seem like a chore, but it's important to have good coverage. Plus, there are discounts you may be eligible for that can reduce the cost of your coverage! Ask your insurance agent if you qualify for:

Combined Policy Discount: One of the best money-saving tactics for auto insurance is to combine your auto insurance policy with other insurance, such as your home or renters insurance plan.

Good Driver Discount: Practicing safe driving habits is not only important for everyone's well-being on the road, but it can also lead to discounts on your auto insurance. Drivers who have a clean driving record usually qualify for reduced rates on their coverage.

Good Student Discount: Teens are often charged higher auto insurance rates because of their lack of experience behind the wheel. However, many insurers offer a discount incentive to students who receive good grades. Keep your grades up and save some cash!

Garage Parking: You could save as much as 20% on your premium if you park your car in a garage. Most thieves won't try to steal a garaged car, and your car is unlikely to get sideswiped.

Safety Features: Ask your insurance agent if you can receive a discount for your airbags, motorized seatbelts, anti-lock brakes or an anti-theft device.

Make sure you review your auto insurance plan once a year to see if you may be eligible for these or other discounts. Ask your agent what you can do for a lower rate – you could save a lot of money!

A Holiday Loan is Another Reason to Love the Holidays!

There are already a lot of reasons to love the holidays, and B-M S FCU wants to give you one more. Our Holiday Loan is back to help take the stress out of the season and give you peace of mind all year long!

Apply for up to **\$2,500 for a maximum of 12 months at 8.5% APR**. Use the funds to shop for those special people in your life. Available during the month of **November only**.

This year, love the holidays with everything you have, and leave the stress behind. To apply visit a B-M S FCU branch or apply online at www.bmsfcu.org using E-Z loan.



who's who at
your credit union

loan policy

Effective Date: July 1, 2014

SIGNATURE LOAN CLASSIFICATION:

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 of employment. Maximum loan amount is \$15,000.00.

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	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)

	Rates as low as
24 months 2003 thru 2005	3.00%
36 months 2006 thru 2010	3.50%
48 months 2011 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	10 years	15 years
	Rate: 4.00%	4.25%	4.50%

HOME EQUITY LINE OF CREDIT: Prime minus .25% with ACH (Prime minus zero without ACH) **minimum rate 3.00%** 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.

Subject to change without prior notice.

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
Loan Officer	Nancy Rivera

Supervisory Committee

Chairman	Bill McConnell
Member	Barry Pursel
Member	Lisa Dolan

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	Olga Vigo
Loan Specialist	Patricia Castrovinci
Marketing Dir./Branch Mgr.-PB	Catherine Eden
Branch Manager-NB	Kathie Phillips
Member Service Rep.	Sandra Benway
Member Service Rep.	Kathy Georgallis
Member Service Rep.	Judy Herrera
Member Service Rep.	Jane Maxwell
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-W & F 8 a.m.-2:30 p.m. Closed Th (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

Mortgage Web Center

bmsfcu.mortgagewebcenter.com

Lost/Stolen ATM/Debit Card

(800) 472-3272

Debit Card Fraud

(800) 262-2024

www.bmsfcu.org

apply for a loan anytime!

Log on to our Web site
at 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