

the member connection

The Newsletter of B-M S Federal Credit Union



B-M S FCU Shares the Benefits of Membership

Bristol-Myers Squibb invited us to share the benefits of credit union membership at their 2014 U.S. Market Access National Meeting in Las Vegas, Nevada, this past January.

We are very happy to have had the opportunity to share information with the attendees and let them know that all employees of Bristol-Myers Squibb and their families, regardless of location, are eligible for membership at B-M S FCU. Thanks to nationwide Shared Branching and the many convenient products and services we offer, no matter where you live or work, banking with us is easier than ever!



Howard Becker and Wendi Bundy



B-M S FCU representative Cathi Eden with Curtis Swain demonstrating Net Access.



Congratulations to our prize winners Rachell Hill and Justin Balint!

A Liberty Loan Gives You Choices!

Free up your finances with a **Liberty Loan** and use the extra funds for anything YOU choose. Debt consolidation, home improvements, college tuition, a dream vacation—you can choose what your **Liberty Loan** does for you!

- Borrow up to \$15,000
- For 48 months
- At a low rate of 7.99% APR

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.

Use Direct Deposit For Your Tax Refund

You can have your tax return deposited directly into your B-M S FCU account. This allows you to access the funds earlier than waiting for a paper check! It's also safe, eco-friendly and convenient. 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!



in this issue

- B-M S Shares Benefits • 1
- Liberty Loan • 1
- Direct Deposit Tax Refund • 1
- Important Notices • 2

- Auto Loans • 2
- Optional Loan Insurance • 2
- Is Information Up To Date? • 2
- Vacation Loan • 3

- Vacation Club Funds • 3
- Email Services • 3
- Home Loans • 3

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

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.

Drive Home Serious Savings!

Cruise down the block in style in your new or pre-owned car, truck or SUV with an auto loan from B-M S Federal Credit Union. You’ll save some serious cash with rates as low as **3.00% APR!***

Did you finance with another lender, and now regret the high rate you pay? B-M S FCU will give you a second chance. Refinance your auto loan from another lender with us and you could save major bucks! Plus, you can get pre-approved for your vehicle loan before you head to the dealership. By getting pre-approved, you’ll know exactly how much you can afford to spend before visiting the lot. Being pre-approved gives you leverage at the dealership because they will know you are a serious buyer.

To apply, visit the B-M S Federal Credit Union branch nearest to you or apply 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 currently financed at B-M S FCU. See credit union for complete details.

Optional Loan Insurance From Your Credit Union

Not only can you apply for a loan anytime, from anywhere, but we also offer the following low-cost insurance to protect you while you are paying your loan:

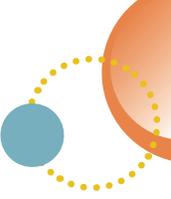
- **Credit Disability Insurance (CDI)** is a voluntary payment protection option designed for the sole purpose of making your payment if you cannot work due to sickness or injury.
- **Life Insurance** is a voluntary insurance coverage plan designed to pay your loan balance in the event of your death.
- **GAP (Guaranteed Asset Protection)** insurance pays the difference between what you owe on your auto loan and what your insurance company pays as a loss settlement if your vehicle is stolen or totaled.

For more information about optional loan insurance, contact our Loan Department at (732) 227-5782, toll-free at (888) 423-7265 option 8 or email info@bmsfcu.org.

IMPORTANT—Is Your Information Up To Date?

It is important that we have your most up-to-date contact information in our files. Please make sure we have your current name, address, email and phone number listed on your account.

Also, remember it is extremely important to have a beneficiary. Naming a beneficiary ensures your assets are handled according to your wishes if something happens to you. If you need to update your beneficiary, be sure to do so as soon as possible.



Time For A Getaway?

Get there with a Vacation Loan from B-M S Federal Credit Union! Stop putting off that dream vacation and apply now!

- Borrow up to \$2,000
- 8.50% APR
- Maximum of 12 months

Available during the month of April only. Start your getaway today. To apply, visit a B-M S FCU branch or use E-Z Loan online at www.bmsfcu.org.

Note:

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!



Make Your Move

Start with a Home Loan from B-M S FCU.

Owning a home is a dream come true! Whether you're searching for that perfect starter home, a house your family can grow into or the perfect retirement retreat, B-M S FCU is here to help! We'll provide a low-rate mortgage that suits your individual needs and budget—and personal service from people you know and trust to make your entire home-buying experience the best it can be.

Plus, you can get pre-approved for your mortgage at any stage of the house-hunting process. Getting pre-approved gives you more bargaining power and lets you know just how much house you can afford! Already have the home you love but not the loan? Move your high-rate loan to B-M S FCU for a better rate!

Ready to make your move? Contact our mortgage department at (800) 571-6985 or visit our mortgage center at www.bmsfcu.org.



Email Services Will Make Your Life Easier

It's no hassle to sign up—you already are! As long as your valid email address is on file at B-M S FCU, you are already enrolled to receive email notifications.

We're making staying connected to your finances easier than ever! We will keep you "in the know" with email notifications of monthly statements, quarterly newsletters, up-to-the-minute information about new products and services, loan specials and more! You can set alerts to keep you informed when there is activity on your account and choose updates specific to your account that you want to receive, including:

- Loan payment due dates
- Low balances
- Direct deposit confirmation
- When a specific check number clears
- And more!

Certain emails are standard for all members but you can choose others you wish to receive relative to your account through Net Access at www.bmsfcu.org. If you have any questions, please contact us.

Watch for more exciting new convenience services coming soon at B-M S Federal Credit Union!

Holiday Closings

2014

- New Year's Day: Wednesday, January 1, 2014
- Martin Luther King, Jr. Day: Monday, January 20, 2014
- Presidents' Day: Monday, February 17, 2014
- Memorial Day: Monday, May 26, 2014
- Independence Day: Friday, July 4, 2014
- Labor Day: Monday, September 1, 2014
- Thanksgiving Day: Thursday, November 27, 2014
- Day After Thanksgiving: Friday, November 28, 2014
- Christmas Holiday: Thursday, December 25, 2014

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
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 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 Gergallis
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

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

Debit Card Fraud
(800) 262-2024

www.bmsfcu.org

loan policy

Effective Date: January 1, 2014

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	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	5.50%

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 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