

the member connection

The Newsletter of B-M S Federal Credit Union



For a limited time only... Auto Loan Rates Are **LOWER THAN EVER!**

Now is the perfect time to purchase the new or pre-owned vehicle you've had your eye on **or refinance your current auto loan from another lender** with us and save a lot of money!

During the months of September and October only, B-M S FCU is offering Auto Loans at the incredibly

low rate of
1.99% APR*
for up to
60 months!



This special sale is available for a limited time only, and you won't want to miss it!

Visit one of our branches or apply online at www.bmsfcu.org using E-Z Loan and drive away with a low rate!

*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.

NEW! Introducing Mobiliti

We are always looking for ways to make life easier for you! **Mobiliti** provides the ultimate convenient access by allowing you to easily and securely manage your B-M S FCU accounts when you are on-the-go. Check balances, transfer funds, pay bills and more right from the palm of your hand, anytime from wherever you are! Our app can be used on any smartphone.

Getting started is easy! Just log in to NetAccess, select the Access Account dropdown box and select **Mobiliti**, then follow the steps. If you have questions, please let us know. Our Member Service Representatives are always happy to assist you.

B-M S FCU is the right choice for you and your family. We can meet all your financial needs – whether you move or change jobs, you can take us with you as services like **Mobiliti** allow you to stay connected to your accounts no matter where life takes you.

Remember...Once a Member, Always a Member!

Harness the Power of Your Home's Equity at a Lower Rate!

Access the equity you've built up in your home at a new low rate with B-M S FCU's home equity loans and lines of credit! We've lowered our rates to help you get the funds you need for home remodeling projects, debt consolidation, college tuition or whatever you need!

With two ways to access the equity in your home – a home equity loan or a home equity line of credit – you can choose the one that is right for you.

To learn more, please contact our Mortgage Department at (800) 571-6985 or visit our Mortgage Center at www.bmsfcu.org.

Home Equity Line of Credit

- Borrow what you need, when you need it
- Credit is renewed as you repay the balance
- NEW LOW RATE: Prime minus .25% with ACH (Prime minus zero without ACH). Minimum rate 3.00% for the life of the loan.

Home Equity Loan

- Borrow the funds you need all at once
- Enjoy a low, fixed rate at a fixed term
- NEW LOW RATES: **4.00% APR*** for five years
4.25% APR* for 10 years
4.50% APR* for 15 years

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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 government agency, 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 or 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 regularly remind our employees 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.

Get Ready for the School Year with a Back to School Loan

Fall is an exciting time for students – new school year, new classes and of course new stuff! Although thrilling for kids, shopping for school can be a stressful time for parents. Make it easier this year with a Back to School loan from B-M S FCU!

For the month of August only, apply for up to \$8,000 at 8% APR* for a maximum of 48 months. Use the funds to help pay for school supplies, tuition, new clothes, field trips, sports fees or whatever your student may need!

To apply, simply visit a B-M S FCU branch or apply online at www.bmsfcu.org using E-Z Loan.

If You Are Traveling... We Can Help!

Enjoy quick, secure delivery of foreign currency at the best exchange rates available. Simply visit www.bmsfcu.org, select "Foreign Currency" under the Products and Services menu and your currency will be on its way! You'll save money and can have your order delivered to your home, work or the B-M S FCU branch of your choice.

American Express® Travelers Cheques are one of the safest ways to carry money. They are available at all of our branches. They spend like cash and can be replaced if they are lost or stolen.

Your B-M S FCU Debit Card is accepted worldwide at any machine that honors the networks specified on the back of your card. It can also be used to pay for purchases anywhere MasterCard® is accepted and the funds are deducted directly from your Share Draft (Checking) Account. Please let us know when you are traveling and intend to use your debit card during your trip. To protect your financial information, we monitor your accounts for signs of fraud. When you let us know about your travel plans in advance, we can help ensure that your transactions will not be flagged as fraudulent.

Congratulations to our 2014 Scholarship Winners!



Adina F. Karten

B-M S Federal Credit Union has proudly awarded scholarships to three outstanding graduating high school seniors. These students stand out for their academic, extracurricular and community service activities and have received many honors and awards throughout their high school careers.



Elizabeth M. Pullockaran

Adina F. Karten plans to attend Goucher College to become an advocate for patient rights. Elizabeth M. Pullockaran plans to attend Columbia University and pursue a career in Actuarial Science. Our third scholarship recipient has opted out of public recognition.

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

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: May 23, 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 of 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	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 five 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 five 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 two years 8.50%
 Education up to \$5,000.00 three years 8.50%

Real Estate Loan Classification *Home Equity Fixed Rate

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.

*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