

# the member connection

The Newsletter of B-M S Federal Credit Union



## Spice Up the Season with a **Holiday Loan!**

Put the flavor back in your holidays with a Holiday Loan from B-M S Federal Credit Union!

**Apply for up to \$2,500 at 8.5% APR for a maximum of 12 months**, and enjoy the sweet satisfaction of extra cash in your pockets for all those holiday expenses – gifts, parties, travel or your favorite sweets and treats.

Whatever you need to make this holiday season memorable, a Holiday Loan can help you get it. **Available during the month of November only.**

To apply for a Holiday Loan, visit a B-M S FCU branch or go online to [www.bmsfcu.org](http://www.bmsfcu.org) and use E-Z Loan, our secure online loan application.



## Great Auto Loans Are Still Heading Your Way!

The vehicle of your dreams is closer than it appears with B-M S Federal Credit Union's Auto Loan Sale! Wave off the high rates from other lenders – there's still time to apply for a low rate of **1.99% APR\* for up to 60 months\*\*** during the month of **October only!**

Whether you want to purchase a new or pre-owned vehicle or refinance your current auto loan from another lender, you won't want to miss this special sale. Drive your way to a lower rate today! Apply by visiting one of our branches or going online to [www.bmsfcu.org](http://www.bmsfcu.org) and using E-Z Loan.

\*APR=Annual Percentage Rate. Rate is available for new and pre-owned vehicles and refinanced auto loans from other lenders. Offer does not apply to loans already financed at B-M S FCU. See credit union for complete details.  
\*\*Length of loan for pre-owned vehicles is determined by the year of the vehicle.

## Don't Miss Our 61st Annual Meeting!

Join us on **Thursday, October 22, at 4 pm** in the cafeteria at Bristol-Myers Squibb in New Brunswick to hear about the past year's successes and learn what we are looking forward to in the next year. All members are welcome and encouraged to attend. Plus, you could win big prizes!

## Are You Curious About Mobiliti™?

You may have heard about our new convenient products and services designed to make banking easier for you. Interested? Read on to learn more!

### What is Mobiliti™?

It's a simple yet powerful account management tool for your mobile device. With Mobile Banking, you can view balances and transaction history, transfer funds, pay bills, use Popmoney® to pay other people and more – anywhere, anytime. You can access Mobiliti™ by downloading the app to your smartphone.

### Can I deposit checks with Mobiliti™?

Yes! Remote Deposit allows you to deposit checks with your smartphone anywhere, anytime. Just snap a picture of the front and back of your check to deposit the funds into your account. View our tutorial at [www.bmsfcu.org](http://www.bmsfcu.org) for step-by-step instructions.

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### Is Mobiliti™ secure?

Yes. Your mobile device uses the same multilayer security as our full desktop version of Online Banking (Net Access), and your identity is authenticated with your username, password and a challenge question.

### How does Popmoney® work?

It's simple! You can send and receive money through Mobiliti™ if you've signed up for the Popmoney® personal payment service.

### How do I use Mobiliti™?

View the Mobile Banking tutorial on our website to learn how to download, log into and use Mobiliti™. The tutorial explains all the functions of Mobile Banking and provides step-by-step instructions. Visit [www.bmsfcu.org](http://www.bmsfcu.org) and click on the Mobile Banking icon.

Standard message and data rates may apply.

### 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 contributions will automatically renew for next year. It's never too late to open a Holiday Club and save for those holiday expenses! For more information, contact a Member Service Representative today.



## The Perfect Gift for Everyone on Your List

Find the perfect gift for everyone this holiday season at B-M S Federal Credit Union. We offer **Visa® Gift Cards**, which can be loaded in amounts from \$10 to \$1,000 and can be used anywhere Visa is accepted. Plus, the card is easy to replace if it's lost or stolen.

Or, choose an **American Express® Gift Cheque** in the amount of \$25, \$50 or \$100. It is accepted almost anywhere and is also easy to replace if it's lost or stolen.

Visit your nearest B-M S FCU branch for all your holiday gifting needs!

## Put Your Kids on the Track to Financial Independence

Knowledge is power when it comes to successful financial independence. It's especially important for young people to learn how to manage money before they are launched into the "real world." Put your kids on the track to financial independence with help from B-M S Federal Credit Union's Youth Accounts.

Your family members between the ages of 16 and 22 are eligible to open a Youth Account. Help them learn the ins and outs of basic money management with a Share Draft (Checking) Account that features:

- No monthly fees, no minimum balance requirement
- A debit card that functions the same as an ATM card. It can also be used to pay for purchases anywhere MasterCard® is accepted, and the funds are deducted directly from their Share Draft (Checking) Account
- An ATM card with no annual fee
- Free checks once a year
- Dividends on balances of \$200 or more
- Online access and Mobiliti™ to manage finances wherever, whenever

A parent or legal guardian must be a joint owner of the account. You can easily manage and monitor your child's account right from your own homepage on Net Access. Youth Accounts can be funded through direct deposits or transfers from other accounts.

For more information, call (888) 423-7265 or visit the branch nearest you.



## Wound Up Over Holiday Stress? Our Holiday Relief Loan is Here!

There's a lot of buildup to the holidays, but once the presents are unwrapped and the parties are over, those holiday bills can start to bring you down. Recharge your finances with our popular Holiday Relief Loan!

During the months of **December, January** and **February**, you can apply for up to **\$15,000** for a maximum of **48 months** at the low rate of **7.99% APR**. Unwind from the stress of the holidays by consolidating your high-interest debt from other sources, paying for holiday expenses, taking off on a winter getaway and more. You can use this loan for any purpose you choose.

Get excited for the new year with help from a Holiday Relief Loan. To apply, visit a B-M S FCU branch, or go online to [www.bmsfcu.org](http://www.bmsfcu.org) and use E-Z Loan.

Applications for B-M S FCU's 2016 scholarships will be available at all branches beginning in November. You can also request an application by emailing [ceden@bmsfcu.org](mailto:ceden@bmsfcu.org).

## Members Always Come First

At B-M S Federal Credit Union, members are our first priority. We appreciate the opportunity to serve your financial needs and encourage you to invite your family and co-workers to become members!

Share all the great benefits of being a member:

- We offer a full array of products and services to meet your financial needs, from Share Draft (Checking) and savings accounts to home and vehicle loans
- You get the outstanding, personal service you deserve – every time
- Once you're a B-M S FCU member, you're a member for life, even if you change jobs or move to a different area
- You have access to more low- and no-fee products and services. B-M S FCU offers Share Draft (Checking) Accounts with no monthly service fee and no minimum balance requirement, as well as other great fee-free services like Net Access Online Banking, Mobile Banking, Bill Payer and more
- B-M S Federal Credit Union is convenient! In addition to our branch offices, you're able to conduct basic transactions at thousands of Shared Branches throughout the nation and around the globe. Our convenience services also make it easy to access your B-M S FCU accounts from your computer or mobile device
- 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

When you're a member of B-M S FCU, your family members are eligible to join too! No matter where they live or work they can have direct deposit and access their accounts through Net Access, Mobile Banking and Shared Branching. Be sure to spread the word about membership today!



who's who at  
your credit union

# loan policy

Effective Date: January 1, 2015

## 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 loan interest 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 2004 thru 2006	3.00%
36 months 2007 thru 2011	3.50%
48 months 2012 thru present	4.00%

Historical autos are on a case-by-case basis.

## RECREATIONAL VEHICLE LOAN CLASSIFICATION: Boats, ATVs, motorcycles, trailers and motorhomes

- New:**
- Up to 84 mo.
  - 100% Dealer MSRP
  - 8.00%
  - Available on RVs (trailers and motorhomes) over \$20,000.00, up to a maximum of \$200,000.00.
  - Less than \$20,000.00: Maximum term is 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 is five years.

## SHARE SECURED LOAN CLASSIFICATION:

3% above current dividend rate for maximum of 48 months for 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	<b>Term:</b> 5 years	10 years	15 years
	<b>Rate:</b> 4.00%	4.25%	4.50%

**HOME EQUITY LINE OF CREDIT: 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

<b>Chairman</b>	Kenneth Petersen
<b>Vice Chairman</b>	Michael Smith
<b>Treasurer</b>	Kathleen McElarney
<b>Secretary</b>	Dalton Jordan
<b>Director</b>	Donna Susan

### Loan Officers

<b>Loan Officer</b>	Patricia Castrovinci
<b>Loan Officer</b>	Nancy Rivera

### Supervisory Committee

<b>Chairman</b>	Bill McConnell
<b>Member</b>	Barry Pursel
<b>Member</b>	Lisa Dolan

### Office Personnel

<b>President/CEO</b>	Jennifer Bruett
<b>Operations Manager</b>	Donna Bender
<b>Products &amp; Services Director</b>	Aladdin Vega
<b>Fraud &amp; Collections Mgr.</b>	Ivette Rosado
<b>Accounting Specialist</b>	Kathleen Piscitelli
<b>Financial Services/MSR Mgr.</b>	Jodi Hiles-Skopas
<b>Member Service Support</b>	Olga Vigo
<b>Loan Specialist</b>	Patricia Castrovinci
<b>Marketing Dir./Branch Mgr.-PB</b>	Catherine Eden
<b>Branch Manager-NB</b>	Kathie Phillips
<b>Member Service Rep.</b>	Stephanie Azcona
<b>Member Service Rep.</b>	Sandra Benway
<b>Member Service Rep.</b>	Judy Herrera
<b>Member Service Rep.</b>	Jane Maxwell
<b>Member Service Rep.</b>	Nancy Rivera
<b>Member Service Rep.</b>	Chandra Shukla

## where you can find us

### Office Locations & Hours

<b>New Brunswick, NJ (Main)</b> 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	<b>Lawrenceville, NJ</b> 3551 Lawrenceville Rd. Room A.119 Princeton, NJ 08543-4715 M-F 8:30 a.m.-3:30 p.m. (609) 252-4038/7738
<b>Plainsboro, NJ</b> 777 Scudders Mill Rd. Room 2.C222 Plainsboro, NJ 08536-1615 M-F 8 a.m.-3 p.m. (609) 897-3036/3029	<b>Nassau Park, NJ</b> 100 Nassau Park Blvd. Princeton, NJ 08540-5997 T & Th 8 a.m.-2:30 p.m. (609) 419-5666
<b>Hopewell, NJ</b> 311 Pennington-Rocky Hill Rd. Bldg. 8-TN, Room 107 Pennington, NJ 08534-2130 M, W & F 8 a.m.-2:30 p.m. (609) 818-4041	<b>Wallingford, CT</b> 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

(866) 443-4961

### Mortgage Web Center

bms.mortgagewebcenter.com

### Lost/Stolen ATM/Debit Card

(800) 472-3272

### Debit Card Fraud

(800) 262-2024

[www.bmsfcu.org](http://www.bmsfcu.org)

apply for a loan anytime!

Log in to our website  
at [www.bmsfcu.org](http://www.bmsfcu.org) and use  
**E-Z Loan.** 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