

the member connection

The Newsletter of B-M S Federal Credit Union



Cozy Up to a Holiday Relief Loan!

Our special Holiday Relief Loan is still **available during January and February.**

- Apply for up to **\$15,000**
- At **7.99%** APR
- For a maximum of **48 months**

Put your feet up and rely on a Holiday Relief Loan to keep you feeling relaxed all year long. Use the funds to consolidate high-rate debt, plan a winter getaway, tackle home improvement projects and more.

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

Welcome, Tampa!

We are happy to welcome employees at the Bristol-Myers Squibb location in Tampa to our credit union family. B-M S FCU representative Ivette Rosado visited the site in October to showcase the benefits of credit union membership and help people become members.

B-M S FCU members in Tampa are able to conduct business at the many Shared Branches available in that area. In addition, our convenient Mobiliti™ services allow members to stay connected to their accounts wherever they are.

We look forward to serving our Tampa members and their families.

61st Annual Meeting a Success!

Thanks to all those members who joined us for our 61st annual meeting on October 22nd. Our Board of Directors and President/CEO proudly reported that B-M S Federal Credit Union remains strong, stable and well-capitalized in comparison to most other financial institutions.

We are extremely proud of all we've accomplished over the last year and will continue to move forward with the newest technology to make banking with the credit union easier and more convenient than ever!

Congratulations to our prize winners:

Karen Pannone,
Sonny Thompson
and Lorraine Marks.



Check out the Mobile Banking tutorial on our home page for easy, on-the-go banking!



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Ask us about our Youth Accounts for family members between the ages of 16 and 22.

Once a Member, Always a Member

When you join B-M S Federal Credit Union, you are a member for life and always eligible for our products and services. If you retire or leave the company, you do not have to close your account. You can take us with you wherever you go with the help of Shared Branching, Mobiliti™ (including remote deposit) and Net Access.

Please remember your family members are eligible for membership no matter where they live or work. Also, please let others know that it's possible for their companies to become

Select Employee Groups eligible for membership and encourage them to look into joining. Some of them may already be eligible. Please visit our website for a complete list of the products and services we provide.



Your deposits are backed by the full faith and credit of the federal government through NCUA, the National Credit Union Association. NCUA insures all funds up to \$250,000 per account.

Imagine It...Do It with a Credit Union Mortgage!

Granite countertops, hardwood floors, a roof that never leaks – whatever your home dreams may be, we'll help them come true with a low-rate home loan! When you get a mortgage from B-M S Federal Credit Union, you'll enjoy low rates, low closing costs and superior service. Plus, for a limited time only, if you get pre-approved, we'll give you a \$200 credit at closing!

Get into your dream home faster than you thought possible with a mortgage from your credit union. Call our Mortgage Department at (866) 443-4961 or visit our Mortgage Web Center at bms.mortgagewebcenter.com.



2016 Scholarship Applications

Scholarship applications are still available at all branches for students who are currently high school seniors. Request an application by visiting the branch nearest to you or emailing ceden@bmsfcu.org.

Traveling? Let Us Know!

If you will be traveling and intend to use your B-M S FCU debit and/or ATM card during your trip, please call to let us know! 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 are not flagged as fraudulent!

If you need foreign currency for your travels, B-M S FCU has partnered with eZforex.com to provide 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 order your currency. You'll save money, and you can have your order delivered to your home, work or the B-M S FCU branch of your choice.

Access Your Home's Equity for Less

Did you know? B-M S FCU has home equity loans and lines of credit at great low rates to help you access the equity you have built up in your home. Use the funds for anything you need – home renovations, a dream vacation, debt consolidation and more.

To learn more and apply, contact our Mortgage Department at (866) 443-4961 or visit our Mortgage Web Center at bms.mortgagewebcenter.com.

Important Check Reordering Information

When you are ready to reorder your checks, please let us know.

Placing your order through B-M S Federal Credit Union ensures that all the information on your checks will be correct. Members who have full service accounts – Share (Savings), Share Draft (Checking) with a debit and/or ATM card and Direct Deposit – will receive one (1) free check order per year. Simply contact or visit the branch nearest you, or call (732) 227-6710 or toll-free (888) 423-7265.

A Little Advance Planning Can Go a Long Way

Open a Holiday Club Account to prepare for next year's holidays!

Chart your course for financial success by saving all year long for those holiday wish lists. Put whatever amount you choose each paycheck into a Holiday Club Account, and by the end of the year, you'll have a tidy sum available for the expenses of the season. To open an account, contact a member service representative today.

Direct Deposit Makes Getting Your Tax Return Easy

Don't wait for a paper check. Have your tax return deposited directly into your B-M S Federal Credit Union account and receive your refund early.

Simply provide your B-M S FCU account number and our routing number (221277007) on your tax return. These numbers can also be found at the bottom of your checks. Please contact us if you have any questions.

You can also use Direct Deposit for your paycheck, Social Security check or other deposits. Just provide your account number, our routing number and our address (One Squibb Drive, New Brunswick, NJ 08903) to your payroll source for easy, efficient access to your funds.



Resolve to Make Life Easier with Mobiliti™!

There's no better time to reinvent yourself than at the start of a new year. This year, start by making a pledge to declutter your life and keep track of your finances with Mobiliti™ from B-M S FCU!

Mobiliti is a secure, quick and easy way to access your B-M S FCU accounts anytime, anywhere using your smartphone. Use Mobiliti while you're on the go to:

- Check account balances and transaction history
- Transfer money between accounts
- Pay bills
- Deposit checks
- Pay people and receive money using Popmoney®
- And more

View our **Mobiliti tutorial** by visiting www.bmsfcu.org and clicking on the Mobile Banking tab on our home page, where you will also find instructions on how to get started. If you have questions or require assistance, please let us know.



who's who at
your credit union

loan policy

Effective Date: September 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	Term: 5 years	10 years	15 years
	Rate: 4.00%	4.25%	4.50%

HOME EQUITY LINE OF CREDIT: RATE = PRIME RATE. **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
Member Service Support	Olga Vigo
Loan Specialist	Patricia Castrovinci
Marketing Dir./Branch Mgr.-PB	Catherine Eden
Branch Manager-NB	Kathie Phillips
Member Service Rep.	Stephanie Azcona
Member Service Rep.	Sandra Benway
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 8:30 a.m.-3:30 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. (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

(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

apply for a loan anytime!

Log in to our website
at 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