

the member connection

The Newsletter of B-M S Federal Credit Union

For a limited time only –

Our Auto Loan Rates Are Small to Save You **BIG!**

During the months of **September** and **October**, we're featuring auto loans at a low rate of **1.99% APR* for up to 60 months.****

Come to B-M S FCU where our small rates will save you big bucks! Whether you're in the market for a new or pre-owned vehicle or looking to refinance your current auto loan from another lender, we're offering a low rate to fit your budget and lifestyle.

Don't wait to get behind the wheel of your new ride – apply today! Visit one of our branches or use E-Z Loan at www.bmsfcu.org.

*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.

**Length of loan for pre-owned vehicles is determined by the year of the vehicle.



Upgrades Make **Mobiliti** Even Better

Mobiliti™ is easier than ever! Our mobile app has been updated and, in addition to other convenient new features, you can now log in to multiple accounts using your smartphone.

Key features include:

- Updated user interface (UI) with a more modern design
- User workflows with fewer steps
- More intuitive navigation, including improved terminology and iPhone® and Android™ specific controls, such as date selectors
- Improved touch optimization of screens and controls
- Icons for custom links
- New log-on feature that allows users to log in to more than one user ID account.

For easy installation, if you are already set up for Net Access, go to our Home Page at www.bmsfcu.org from the browser on your mobile device (e.g., iPad® or smartphone), click on "view" and follow the prompts to the TouchBanking app. You will be asked to enter our app code, which is BMSMobile.



Deposit Checks Fast with Your Smartphone!

Teenagers aren't the only ones who can do cool things on their smartphones. With the Mobiliti™ app, you can deposit your paper check into your B-M S FCU account – in a matter of minutes – when you use Remote Deposit.

Here's how easy it is:

- Log in to Mobiliti™ and choose "Deposit" at the bottom of the screen.
- Choose "Deposit Check."
- Select the account into which you want to deposit your check.
- Enter the amount, take a picture of the front and back of your endorsed check, then follow the instructions to complete your transaction.

It's picture-perfect simplicity and convenience! You can also use Mobiliti™ to check balances, make transfers, pay bills, make person-to-person payments with Popmoney® and more.

To learn more, visit www.bmsfcu.org and click on the Mobile Banking tab to view our tutorial.

Standard message and data rates may apply.

in this issue

- Auto Loan • 1
- Upgrades with Mobiliti • 1
- Checks with Mobiliti • 1

- Privacy Policy • 2
- Let Us Know You're Traveling • 3
- Get Settled Sooner • 3

- Scholarship Winners • 3
- Back to School • 3

- Contact Information • 4
- Loan Policy • 4

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

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.

Once a
Member,
Always a
Member!

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.

Let Us Know When You're **Traveling!**

If you will be using your debit and/or ATM card while you're away, let us know your travel dates and destinations and we will put a travel notice on your account. Since we monitor your account for signs of fraud and suspicious transactions, we may flag your account if we see activity from different states or countries. Give us a call or visit a branch to ensure transactions you make during your trip will go through.

Prefer to use cash when you travel? Get foreign currency from B-M S FCU and eZforex.com for the best exchange rates available and quick, secure delivery. Simply visit www.bmsfcu.org, select "Foreign Currency" under the Products and Services menu and choose to have your currency sent to your home, work or the B-M S FCU branch of your choice.

Get Settled Sooner

Let your credit union help you get into your dream home! Enjoy personal service, competitive rates and low costs on mortgages from B-M S Federal Credit Union.

All pre-approvals receive a \$200 credit at closing!

To get moving, call our mortgage department at 866-443-4961 or visit our website at bms.mortgagewebcenter.com.



CONGRATULATIONS to our 2016 Scholarship Winners!



Erin L. Dolan

B-M S Federal Credit Union is pleased to award scholarships each year to outstanding graduating high school seniors. This year, two students earned awards for their extraordinary academic, extracurricular and community service activities.

Erin L. Dolan is planning to pursue a bachelor's degree in business.



Ami Patel

Ami Patel is planning a career in the medical field.

Both students received many honors and awards throughout their high school careers and have held a number of leadership positions. We are proud to support them in their pursuit of a higher education.

The Most Important Tool for **Back to School**

Make sure your students are equipped with everything they need for a successful school year. Rely on the most important tool for heading back to school – a Back-to-School Loan from B-M S Federal Credit Union!

- **Apply for up to \$8,000**
- **At 8% APR**
- **For a maximum of 48 months.**

Use the funds for all the learning tools students need to succeed – books, tuition, new shoes, a laptop, anything!
Available during the month of August only.

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: January 6, 2016

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 2005 thru 2007	3.00%
36 months 2008 thru 2012	3.50%
48 months 2013 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

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

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

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

Nassau Park, NJ

100 Nassau Park Blvd.
 Princeton, NJ 08540-5997
 T & Th 8 a.m.-2:30 p.m.
 (609) 419-5666

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