

# the member connection

The Newsletter of B-M S Federal Credit Union

## Auto Loan Rates Are Still Low!

Our auto loan rates have fallen like the autumn leaves – and there is still time to get a great low rate! During October, you can apply for an auto loan at a low rate of 1.99% APR\* for up to 60 months\*\* for a new or pre-owned vehicle, or to refinance your current auto loan from another lender.

Don't delay – zoom into BIG savings during our Auto Loan Sale! To apply, visit a B-M S FCU branch or use E-Z Loan online at [www.bmsfcu.org](http://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.



## Need a Little Help with This Year's Wish List?

Every year, the lists get a little longer – and more expensive. This year, B-M S Federal Credit Union wants you to enjoy the holidays without the financial stress, so we are offering a special Holiday Loan to help you get through everything on your list! **During the month of November** apply for:

- Up to \$2,500
- For a maximum of 12 months
- At 8.5% APR

To apply, visit a B-M S FCU branch or apply online at [www.bmsfcu.org](http://www.bmsfcu.org) using E-Z Loan.



## 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 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.

For information about Mobiliti™, Popmoney®, Bill Payer, eStatements and more, look for our tutorials on your page when you sign in to Net Access.

## Join Us for Our 62nd Annual Meeting!

Our 62nd Annual Meeting will be held in the café at Bristol-Myers Squibb in New Brunswick on Thursday, October 20. All members are welcome and encouraged to join us as we review the past year and discuss plans for the upcoming year. Plus, you could win big prizes!

### in this issue

Auto Loan • 1  
Holiday Loan • 1  
Holiday Club • 1

Annual Meeting • 1  
Home Equity Loans • 2  
Holiday Shopping • 2

Shared Branches • 2  
Invite Family to Join • 3  
Holiday Relief Loan • 3

Contact Information • 4  
Loan Policy • 4



Let a Credit Union Home Equity Loan Help You with Your

# HOME WORK

It's back to school time – and that means homework! And not just for your kids – you can get some home work done as well with help from a B-M S Federal Credit Union Home Equity Loan. Home improvements, tuition, vacation or whatever you need – your home can do the work and B-M S Federal Credit Union can make it possible!

For personal service and competitive rates, call our mortgage department today at (866) 443-4961 or visit our mortgage web center at [bms.mortgagewebcenter.com](http://bms.mortgagewebcenter.com).

**Applications for B-M S FCU's 2017 scholarship awards will be available at all branches beginning in November. You can also request an application by emailing [ceden@bmsfcu.org](mailto:ceden@bmsfcu.org).**

## Get Your Holiday Shopping Done at the Credit Union!

We make it easy to get the perfect gift for everyone on your list. Come to B-M S Federal Credit Union for gift cards, gift cheques and traveler's cheques, so your family and friends can get what they really want this holiday season.

Visa® Gift Cards can be loaded in amounts from \$10 to \$1,000 and can be used anywhere Visa is accepted. The card is easy to replace if it's lost or stolen. We also offer

American Express® Gift Cheques in amounts of \$25, \$50 and \$100. They are accepted almost anywhere and are also easy to replace if lost or stolen.

Does someone on your list love to travel? We offer American Express Traveler's Cheques for safe, easy access to money while traveling.

You can purchase the gift cards, gift cheques and traveler's cheques at any B-M S FCU branch. So come by and get your holiday shopping taken care of!



## Find Shared Branches from Coast to Coast



As part of a national network of credit unions partnering to provide members easy access to their accounts, there are thousands of locations available where you can conduct transactions just as you would at a B-M S FCU branch.

At each shared branch location, the services available include:

- Deposits
- Withdrawals
- Transfers between accounts
- Loan payments
- And more!

Shared branching gives you easy access to your B-M S FCU accounts when you travel, move or after our branches have closed, with many locations offering extended hours. There might even be a shared branch close to your office or home. To find one:

- Log on to [www.bmsfcu.org](http://www.bmsfcu.org), click on the "Find a Shared Branch" tab and enter your address and/or zip code
- Call (888) 748-3266
- Visit [www.co-opcreditunions.org/locator/](http://www.co-opcreditunions.org/locator/) to search or download locations to your GPS device
- Ask a Member Service Representative
- Download the Shared Branching Locator App for iPhone® and Android™ from [www.bmsfcu.org](http://www.bmsfcu.org)

**IMPORTANT:** When you are ready to reorder your checks, let us know.

## Invite Your Family and Co-workers to Join!

Do something nice for the people closest to you. Invite them to join our B-M S Federal Credit Union family! Your co-workers and family members can enjoy all the benefits of membership, no matter where they live or work.

Our convenient products and services include:

- **Net Access Online Banking** – Manage your accounts from your computer.
- **Mobiliti Mobile Banking App** – Take B-M S FCU with you wherever you go! Check account balances, make transfers and more from your mobile device.
- **Remote Deposit** – Skip the trip to the branch. Deposit your checks just by taking a picture with your mobile device.
- **Popmoney** – Pay people with Popmoney! Transfer funds to friends, family or just about anyone with only their email address or cell phone number.
- **Email and Text Services**
- **Bill Payer**
- **Share draft (checking) account** – No monthly fees or minimum balance requirement
- **Share (savings) accounts** (regular, holiday, vacation clubs, youth, custodial, money market)
- **Share certificates**
- **Direct Deposit** from anywhere
- **Debit and ATM cards**
- **Mortgages**
- **Home equity loans and lines of credit**
- **Vehicle loans**
- **Signature loans** (including debt consolidation loans)
- **Foreign currency** from eZforex at [www.bmsfcu.org](http://www.bmsfcu.org) under the “Products and Services” tab.
- **Shared Branching** – Gain access to your accounts at shared branches nationwide and across the globe.
- **Much, much more!**

Our Youth Accounts are for family members between the ages of 16 and 22. A full-service account at B-M S FCU is a great way to teach them all about smart money management.

Don't wait! Let your family members and co-workers know about B-M S Federal Credit Union and the benefits of membership.



## Financial Stress Nipping at Your Nose?

Take the bite out of post-holiday bills with a **Holiday Relief Loan** from B-M S FCU. Whether you need money for gifts, goodies or getaways, you can count on us to help you out. You can also use this loan for debt consolidation, home improvements or for any purpose that you choose.

**During the months of December, January and February, apply for up to \$15,000 for a maximum of 48 months at a low rate of 7.99% APR.**

Breathe a little easier this winter with 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.



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.

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	<b>Term:</b> 5 years	10 years	15 years
	<b>Rate:</b> 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

<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