

the member connection

The Newsletter of B-M S Federal Credit Union



Don't Let Holiday Debt Put a Freeze on Your Finances!

Take the bite out of post-holiday debt with a **Holiday Relief Loan** from B-M S Federal Credit Union.

This loan can be used for any purpose you choose. So, whether you need the money for debt consolidation, home improvements, gifts, goodies or a getaway, count on us to take the chill out of your budget!

- Apply for up to **\$15,000**
- **7.99%** APR*
- **48-month** maximum term

Enjoy the winter wonderland – without putting a freeze on your finances. But hurry, just like the snow, this loan won't last forever! The Holiday Relief Loan is only available in January and February.

Apply online at www.bmsfcu.org using E-Z Loan or visit the B-M S FCU branch nearest you.

*APR=Annual Percentage Rate

Congratulations, Pat Castrovinci!

After 25 years of loyal member service, Pat is retiring from her position as Loan Officer at B-M S Federal Credit Union. She started her career in December 1991 as a Member Service Representative and was one of only four employees. Pat has the special gift of relating to everyone she comes in contact with, and during her time at B-M S FCU she enjoyed and greatly contributed to our growth as we progressed into a full-service financial institution.

Our entire credit union family, members and co-workers alike, will miss Pat very much! We all wish her much happiness as she looks forward to spending more time with her family.

You've Got the Magic Touch with Mobiliti™

It used to be that performing financial transactions on the go was about as easy as pulling a rabbit out of a hat. But now – thanks to the magic of modern-day technology – B-M S Federal Credit Union members can control their accounts from anywhere around the globe! Simply download our Touch Banking app and you'll be free to check balances, pay bills, transfer funds and even deposit checks no matter where life takes you.

Need to see it to believe it? 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, or look for the tutorial on your page when you sign in to Net Access. If you have questions or require assistance, please let us know.

COMING SOON CardValet®

- Turn your card "on" or "off" to protect yourself from fraud
- Set alert preferences
- Choose where your card can and cannot be used

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WE'VE COME A LONG WAY!

B-M S Federal Credit Union
Makes Banking Better!

Access and manage all your accounts, easily and securely, from wherever you are with our new services via your computer or smartphone.

- Email Services**
Set alerts to stay informed when there is activity on your accounts, such as low balances, loan payment due dates and more.
- Net Access**
Log on to Net Access to check your account balances, make transfers, view statements and more.
- Mobiliti™ Services**
Use your smartphone to check account balances, make transfers, pay bills and more.
- Bill Payer**
Pay your bills no matter where you are, right from your computer or smartphone.
- Remote Deposit**
Deposit checks from anywhere, anytime with remote deposit in the mobile banking app. Just snap a picture of the front and back of your check to deposit the funds into your account.
- Shared Branching**
Access your B-M S Federal Credit Union account at more than 3,000 Shared Branch locations across the nation and around the globe.

Once a Member, Always a Member

When you join us at B-M S Federal Credit Union, you are a member for life. You can take us with you wherever you go with Mobiliti Services, Remote Deposit, Email Services, Shared Branching, Net Access, Bill Payer and more!



B-M S Federal Credit Union has grown into a full-service financial institution dedicated to providing our members and their families with the most up-to-date

money management tools available, along with outstanding member service. We strive to find new ways to simplify your life and have expanded our convenient services to include:

Mobiliti Services provide ultimate convenient access by allowing you to easily and securely manage multiple B-M S FCU accounts when you are on the go. Check balances, transfer funds, pay bills and more from the palm of your hand, anytime, from wherever you are. Our app can be used with any smartphone.

Remote Deposit makes it possible for you to deposit checks from anywhere, anytime using the mobile banking app. Just snap a picture of the front and back of your check to deposit the funds into your account.

Email and Text Services allow you to set alerts to stay informed when there is

activity on your account, such as low balances, loan payment due dates and more. We will keep you “in the know” with email notifications of monthly statements, quarterly newsletters and up-to-the-minute information about new products and services, including loan specials.

Popmoney® allows you to send and/or receive money with just an email address or cell phone number.

You will find tutorials on your page when you sign in to Net Access that explain how to use many of these services. At B-M S FCU, we strive to make banking better, and we are extremely proud of our continued progress. Visit our website or contact a Member Service Representative to learn more about all the products and services we offer.

Start Saving for Next Year's Holidays, Today!

Wouldn't it feel nice to be prepared for the holidays next year? Start saving today in a **Holiday Club Account**, and by the end of next year, you'll be prepared for all of the expenses the holidays bring. To open an account, contact a Member Service Representative today.

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.



2017 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 you or emailing ceden@bmsfcu.org.

Once a Member, Always a Member

When you join B-M S Federal Credit Union, you are a member for life and are 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 and Net Access.

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

Contact B-M S FCU when it's time to reorder your checks.



Home Loans – The Building Blocks to Your Future

At B-M S FCU, we are proud to help our members open the door to their dream home with mortgages and home equity loans and lines of credit that lay the groundwork for a solid, successful future. Whether you're a first-time homebuyer or a veteran of the real estate market, our mortgage professionals will help you carve out the perfect home loan to fit your needs, your budget and your lifestyle:

- Low rates
- Low closing costs
- Superior service
- Easy pre-approval process

Discover your dream home today. Call our Mortgage Department at 866-443-4961 or visit our Mortgage Web Center at bms.mortgagewebcenter.com.

Our Princeton Pike Branch is now open!

Celebrating 62 Years of Member Service

Thanks to all those members who joined us for our 62nd annual meeting in October. 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 other financial institutions.

We always look forward to celebrating our current members and welcoming new members. You can trust that, in this ever-changing world, B-M S FCU will remain a financial institution that you and your family can count on.

Congratulations to our prize winners: (left to right) Stephen Zieminski, Lillie Penn and Uday Gogaté



Have Your Tax Return Deposited Directly Into Your Account

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

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.



who's who at
your credit union

loan policy

Effective Date: January 1, 2017

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 2006 thru 2008	3.00%
36 months 2009 thru 2013	3.50%
48 months 2014 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	Olga Vigo
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
Loan Mgr./Member Service Support	Olga Vigo
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-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

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