

the member connection

The Newsletter of B-M S Federal Credit Union



Take Security into Your Own Hands with CardValet

B-M S FCU is excited to introduce CardValet® to help you keep your debit card secure! CardValet is a mobile card management application that helps reduce fraud by allowing you to monitor your debit card with your smartphone. Now, you can control how, when and where your card is used from the palm of your hand.

With CardValet, you can:

- Turn your card “on” and “off” when you aren’t using it.
- Set controls based on dollar amounts, merchant categories and geographic locations.
- Receive alerts when your card is used or exceeds the transaction controls you set.

CardValet helps you combat fraud and stick to your budget. Want to limit your spending at the grocery store? Only spend \$100 at your favorite department store? CardValet lets you control your debit card spending in real-time.

Get started today! Download CardValet to your smartphone from the app store.

Feel the Freedom of a Liberty Loan!

Wouldn't it feel great to have some extra funds for whatever you want? Now you can with a **Liberty Loan!** Apply for **up to \$15,000 for 48 months at a low rate of 7.99%** and feel the freedom of extra cash. Consolidate your debt, make home improvements, take a dream vacation – you're free to choose!

Apply today! This special loan is **only available during the month of June.** Visit a B-M S FCU branch or use E-Z Loan online at www.bmsfcu.org.



Real Life Made Simple with Mobiliti

We don't live in a dream world – we know that in real life, you're real busy. And at B-M S Federal Credit Union, we want to do everything we can to shorten your “to-do” list. So, we offer **Mobiliti™**, our mobile banking app for your smartphone!

Skip the trip to the branch and manage your accounts with your smartphone. It's real simple!

- Check account balances and transaction history
- Transfer money between accounts
- Pay bills
- Pay others and receive money with Popmoney®
- Deposit checks by taking a picture of the front and back of your check

Make your life easier with Mobiliti. View the Mobiliti tutorial on our homepage at www.bmsfcu.org to find instructions on how to get started. Or, for easy installation, if you are already set up for Net Access, go to our homepage 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. Let us know if you have questions or need assistance.

Standard Message and data rates may apply.



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Holiday Closings

New Year's Day –
Monday, January 2

Martin Luther King, Jr. Day –
Monday, January 16

Presidents' Day –
Monday, February 20

Memorial Day –
Monday, May 29

Independence Day –
Tuesday, July 4

Labor Day –
Monday, September 4

Thanksgiving Day –
Thursday, November 23

Day after Thanksgiving –
Friday, November 24

Christmas –
Monday, December 25

Note: Vacation Club funds and dividends will be transferred into members' accounts during the first week of May. Existing Vacation Club accounts will renew automatically. Remember, it's never too late to start that special savings account for your next vacation! Open a Vacation Club account today and save a little for this year's trip, or start preparing for next year!

Did You Know?

Stop payments on checks can be done online through Net Access.

➔ **ONCE**
a Member,
ALWAYS ←
a Member!



Enjoy Every Moment with a Vacation Loan!

Calm water, cool breeze, relaxed mind...worries behind. Moments like these are all too rare. Savor every one of them.

Apply today for:

- Up to \$2,000
- At 8.5% APR
- For a maximum of 12 months

Fund your fun with a low-rate Vacation Loan – but don't delay, this loan is **available during the month of April only**. To apply, visit a B-M S FCU branch or use E-Z Loan online at www.bmsfcu.org.

Our friendly staff is always happy to assist you and answer any questions you have about our products and services.

Optional Loan Insurance from Your Credit Union

Protect yourself and your loan with low-cost insurance options from B-M S FCU:

- Credit Disability Insurance (CDI) is a voluntary payment protection option designed for the sole purpose of making your payment if you cannot work due to sickness or injury.
- Life Insurance is a voluntary insurance coverage plan designed to pay your loan balance in the event of your death.
- GAP (Guaranteed Asset Protection) insurance pays the difference between what you owe on your auto loan and what your insurance company pays as a loss settlement if your vehicle is stolen or totaled.

For more information about optional loan insurance, contact our Loan Department at (732) 227-5780, toll-free at (888) 423-7265 option 8 or email info@bmsfcu.org.

Important Notices: Official Checks Policy and Dormant Account Legislation Information

“Official Checks Policy”

Checks we disburse at our offices and checks we certify for you are termed “official” checks. If an official check is lost, stolen or destroyed, it may take up to 90 days for the funds to be replaced in your account. Before this can happen, you must first complete paperwork, which can be signed at one of our offices, or signed elsewhere and notarized.

For this reason, we encourage you to be careful with any official check you receive from the credit union. If you would like a more detailed explanation and full documentation about our official check policy, please call or visit one of our offices.

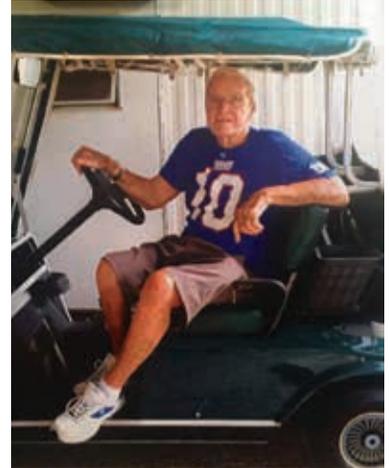
Dormant Account Legislation

Effective July 1, 2002, the New Jersey Legislature amended the Unclaimed Property statute. As a result of this change, credit union accounts are now considered dormant when they have had no activity for one year. “Activity” means transactions on the account, such as deposits or withdrawals. Dividends do not qualify as transactions.

New Jersey state law requires that all savings accounts under \$100 have activity at least once a year and all savings accounts over \$100 have activity at least once every three years. We are required by law to send the funds from any account that is dormant for over three years to the State of New Jersey. Keep your account active by making periodic deposits or withdrawals and check with us to be sure we have your current address, phone number and similar information on file. This information may be out of date if you haven’t done any transactions with us for a while. We need current information to make sure your statements and other important documents will reach you.

In Memory of Philip A. Pullen

We are sad to announce the recent passing of Phil Pullen, former President of B-M S Federal Credit Union. He retired in 2000 to pursue his dream of traveling around the country in his motorhome with his wife, Carolyn. This decision brought them many happy years.



Phil was an important part of our credit union family, and since it’s always hard to say goodbye, we’ll just use one of his favorite phrases and say “See you later.” Our heartfelt condolences go out to his family.

Use Direct Deposit for Your Tax Refund

You can have your tax return deposited directly into your B-M S FCU account. This allows you to access the funds earlier than waiting for a paper check! It’s also safe, eco-friendly and convenient. Simply provide your B-M S FCU account number and our routing number (221277007) on your tax return forms. Both numbers can 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.

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 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.-PPK 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

Princeton Pike, NJ

3401 Princeton Pike
Room B.1022
Lawrence, NJ 08648-1205
M-F 8 a.m.-3 p.m.
(609) 302-7644

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

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