

the member connection

The Newsletter of B-M S Federal Credit Union



Try Remote Deposit!

No more running to the bank to deposit checks – just snap, click and deposit whenever, wherever with the click of a button! Remote Deposit makes managing your finances simpler than ever. Plus, it's easy to use:

- Log in to Mobiliti™ and choose “Deposit.”
- Use your smartphone to take a picture of the front and back of your endorsed check.
- Enter the deposit amount and follow the instructions to complete the deposit.

It's as simple as that! Try it today.

ATTENTION Holiday Club Account Holders

Your Holiday Club funds and dividends will be transferred to your B-M S FCU account during the first week of November and 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.

Plan to Attend Our 63rd Annual Meeting

Mark your calendars and please join us on Thursday, October 19, 2017, at 4 p.m. in the cafeteria at Bristol-Myers Squibb in New Brunswick. All members are welcome and encouraged to attend as we review the past year's success and look forward to the future. Plus, you could win big prizes!

in this issue

Auto Loan Special • 1
Holiday Loan • 1
Try Remote Deposit • 1

Holiday Club Account Holders • 1
Annual Meeting • 1
Update Your Information • 2

Find Shared Branches • 2
Holiday Relief Loan • 3
Come to B-M S for Wish Lists • 3

Youth Accounts • 3
Contact Information/Loan Policy • 4



Accelerate Your Savings

There's still time to take advantage of our fall auto loan special! Come to B-M S FCU during the month of October and apply for an auto loan at a low rate of

1.99% APR* for up to 60 months**

Whether you are looking for a new or pre-owned vehicle or want to save by refinancing your current auto loan from another lender, this opportunity is too good to miss! To apply, visit a B-M S FCU branch or apply online using 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.

Tis the Season for a Holiday Loan

Soon the holiday shopping season will be in full swing. You can be ready with a Holiday Loan from B-M S FCU! During the month of November only, apply for up to \$2,500 for a maximum term of 12 months at 8.5% APR. At this low rate you can afford to make the season merry and bright for everyone on your shopping list!

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



Applications for B-M S FCU's 2018 scholarship awards will be available at all branches beginning in November. You can also request an application by emailing ceden@bmsfcu.org.

Is Your Information Up to Date?

One of the best ways to keep your accounts secure is to ensure that B-M S FCU has your updated contact information. Please make sure we have your current:

- Name
- Mailing address
- Phone number
- Email address
- Beneficiary

If you've filed a Change of Address form with the U.S. Postal Service or have a forwarding order in place, it will not apply to mail sent to you by B-M S FCU. For security purposes, this mail is returned to us pending you notifying us directly of your change of address.

Also, remember it is extremely important to have an updated beneficiary on your account. Naming a beneficiary ensures your assets are handled according to your wishes. If you need to update your information, be sure to do so as soon as possible.

If you have questions about updating your information, please call us at (888) 423-7265 or visit the branch nearest to you.

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 from your PC or smartphone, 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/ to search or download locations to your GPS device
- Ask a Member Service Representative

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.

Money orders are available at all B-M S FCU branches.

Wish Lists Getting Longer? Come to B-M S FCU!

If it seems like every year your holiday gift list gets a little longer, rely on B-M S FCU to help you out!

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

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

American Express Traveler's Cheques offer safe, easy access to money for those on your list who love to travel!

Visa Gift Cards and American Express Gift and Traveler's Cheques are available at all B-M S FCU branches.



Warm Up the Holidays with a Holiday Relief Loan

There's nothing better than the warm, cozy feeling of the holidays. Whether it's bringing gifts and goodies to loved ones or booking a trip to visit family, you need cold cash to enjoy that holiday warmth. A Holiday Relief Loan can get you the cash you need!

During the months of December, January and February, apply for up to \$15,000 for a maximum of 48 months at 7.99% APR and use the funds for whatever you need – holiday bills, debt consolidation, home improvements or any purpose you choose.

Apply by visiting a B-M S FCU branch or going online to www.bmsfcu.org and using E-Z Loan.

Put Your Kids on the Track to Financial Independence

Knowledge is power when it comes to successful financial independence. Family members between the ages of 16 and 22, with your guidance, can learn how to manage their money and how to be financially responsible with a Youth Account at B-M S FCU. Plus, Mobiliti Services allow tech-savvy family members to access their accounts on their smartphone, so they can keep track of their money anytime, anywhere.

- Share Draft (Checking) with no monthly maintenance fees, no minimum balance requirement, no service charges
- ATM card with no annual fee
- Free checks once a year
- Earn interest on balances of \$200 or more
- Debit card which functions the same as an ATM card. It can also be used to pay for purchases anywhere Mastercard® is accepted and the funds are deducted directly from your Share Draft (Checking) Account.
- Online access and Mobiliti allow you to manage your finances wherever, whenever



A parent or legal guardian must be a joint owner of the account. You can easily monitor and manage your child's account from your homepage on Net Access. Youth Accounts can be funded through direct deposit or transfers from other accounts. For more information, call (888) 423-7265 or visit the branch nearest you.

who's who at your credit union

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. Building 111-1-111A New Brunswick, NJ 08903-1588 M-F 8 a.m.-3 p.m. (732) 227-6700 Toll-free (888) 423-7265	Hopewell, NJ 311 Pennington-Rocky Hill Rd. Building 8-TN, Room 107 Pennington, NJ 08534-2130 M-F 8 a.m.-2:30 p.m. (609) 818-4041
Plainsboro, NJ 777 Scudders Mill Rd. Building 1 Plainsboro, NJ 08536-1615 M-F 8 a.m.-3 p.m. (609) 897-3036	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
Princeton Pike, NJ 3401 Princeton Pike Room B.1022 Lawrence, NJ 08648-1205 M-F 8 a.m.-3 p.m. (609) 302-7644	Wallingford, CT 5 Research Pkwy. Room 282G Wallingford, CT 06492-1951 T, W, Th 8 a.m.-2:30 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

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.

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