

# the member connection

The Newsletter of B-M S Federal Credit Union



## Celebrating 63 Years of Dedicated Member Service

Thanks to all those members who joined us for our 63rd annual meeting on October 19th. Our Board of Directors and President/CEO proudly reported that B-M S Federal Credit Union consistently remains strong, stable and well-capitalized in comparison to most other financial institutions.

We are proud of our long history of serving the financial needs of our members and their families. Our commitment to our members is our greatest strength, along with the personal service we provide, and this will never change.

*Congratulations to our prize winners!*

*Left to right: Lillie Penn, David Wantuch, Marlene Hudock and Aubrey Powell.*



## Cozy up to a Holiday Relief Loan and save a bundle!

Warm up your winter with some extra cash to help you with post-holiday bills, home improvements, debt consolidation or whatever purpose you choose.

Apply for up to **\$15,000 for a maximum of 48 months at 7.99% APR.\***

You can save a bundle, but don't delay. This special Holiday Relief Loan is available for a limited time only – during December, January and February.

Our new paperless application process makes applying for a loan at B-M S FCU easier and more convenient than ever! Visit our website, [www.bmsfcu.org](http://www.bmsfcu.org), click on E-Z Loan in the E-Commerce dropdown box and complete the online application. Upon approval, add your e-signature, click on finish and you're all done!

Please let us know if you have questions or need assistance.

\*APR=Annual Percentage Rate.

## Remembering Kenneth J. Petersen

It is with great sadness that we announce the passing of Kenneth J. Petersen, our Chairman of the Board. Ken passed away peacefully on October 26, 2017, surrounded by his loving family. He was a loving and caring husband, father, Pop-Pop and friend to all.

Ken dedicated many years of service to B-M S Federal Credit Union, and his credit union family meant a lot to him. He was committed to serving the needs of all our members and was extremely proud of everything the credit union accomplished under his leadership as our Chairman. This tradition will be continued by our Board of Directors under the leadership of Michael Smith, our newly appointed Chairman.

Ken's caring nature and spirit of volunteerism was apparent in everything he did. He was a positive force in the lives of many, and it is with abundant happiness that we celebrate having known him.



*We will always remember you, Ken!*



*Front row, left to right: Jennifer Bruett, Kenneth Petersen, Donna Susan. Back row, left to right: Michael Smith, Kathleen McElarney and Dalton Jordan.*

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## START SAVING for Next Year's Holidays, Today!



Start saving today with 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.

### Did You Know?

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

## 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 eligible for membership no matter where they live or work. Also, 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.

## DISCOVER THE POWER OF YOUR HOME'S EQUITY

With the equity you've built up in your home over the years, you could be sitting on a lot of money. With a B-M S Federal Credit Union home equity loan or line of credit, you can put your home's equity to work for you.

- Renovate your home
- Buy a new vehicle
- Consolidate high-interest debt
- The possibilities are endless!
- Finance a college education

Or, if you're thinking of buying your first or next home, a mortgage from B-M S Federal Credit Union is a great option. No matter what type of home you are looking for, trust us to provide the financing you need to make your dream home your own.

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



Learn about Mobiliti™, Popmoney®, Bill Payer, eStatements and more by viewing the tutorials on your page when you sign in to Net Access.

➔ ONCE a Member, ALWAYS a Member! ←



## Shared Branching

Just a reminder that there's a shared branch near you! Enjoy easy access to your B-M S FCU account at thousands of shared branch locations when you travel, move or after our branches have closed. Many locations offer extended hours and you can conduct a variety of services:

- Deposits
- Withdrawals
- Transfers
- And more!

### Find a nearby branch today!

- Log on to [www.bmsfcu.org](http://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/](http://www.co-opcreditunions.org/locator/) to search or download locations to your GPS device
- Ask a Member Service Representative



## Staff News

### Congratulations, Sandra Benway and Jane Maxwell!

Best wishes to our Wallingford Member Service Representatives, who retired at the end of 2017. Both were dedicated long-time employees who assisted members at our Wallingford branch for many years – Sandi for 19 years and Jane for 17 years.

Sandi and Jane will be greatly missed by everyone in our credit union family, members and coworkers alike!

*We wish you both the best always!*

## 2018 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](mailto:ceden@bmsfcu.org).



## Getting Your Tax Return Made Easy

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 directly deposit 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



**Board of Directors**  
**Chairman** Michael Smith  
**Vice Chairman** Kathleen McElarney  
**Treasurer** Donna Susan  
**Secretary** Dalton Jordan

**Loan Officers**  
**Loan Officer** Olga Vigo  
**Loan Officer** Nancy Rivera

**Supervisory Committee**  
**Member** Barry Pursel  
**Member** Lisa Dolan  
**Member** Connie Ramos

**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.** Judy Herrera  
**Member Service Rep.** Nancy Rivera  
**Member Service Rep.** Chandra Shukla

## where you can find us

### Office Locations & Hours

<b>New Brunswick, NJ (Main)</b> 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	<b>Hopewell, NJ</b> 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
<b>Plainsboro, NJ</b> 777 Scudders Mill Rd. Building 1 Plainsboro, NJ 08536-1615 M-F 8 a.m.-3 p.m. (609) 897-3036	<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>Princeton Pike, NJ</b> 3401 Princeton Pike Room B.1022 Lawrence, NJ 08648-1205 M-F 8 a.m.-3 p.m. (609) 302-7644	

**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)

## loan policy

Effective Date: January 1, 2018

### 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

	<b>Rates as low as</b>
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)

	<b>Rates as low as</b>
24 months 2007 thru 2009	3.00%
36 months 2010 thru 2014	3.50%
48 months 2015 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.**

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