

# the member connection

The Newsletter of B-M S Federal Credit Union



## From a Member's Point of View

I want to take a moment or two to relate a very positive experience I recently had with one of the services B-M S Federal Credit Union offers. My daughter and I were taking a trip to Italy and wanted to have some euros on hand. I ordered them from eZforex via [www.bmsfcu.org](http://www.bmsfcu.org). It was so easy! It only took five minutes max to place my order, I received a prompt email response letting me know that the order went through, and I was promised next day delivery. I indicated delivery to the Princeton Pike branch of B-M S FCU rather than home and, as promised, the package was delivered the next day and safely put away in the credit union office until I could pick it up. Thank you, Cathi! I would highly recommend this service for obtaining foreign currency.

The credit union always makes travel easy – every trip we take, it's a matter of a simple call to ensure that my debit card will function in whatever country or state we are headed to. I have been a very satisfied member of B-M S Federal Credit Union for 20 years now! – Jamie Zhang

A warm welcome to employees of SpectraForce! They are the most recent Select Employee Group to become eligible to join B-M S FCU. Ask us today how employees of your company can become eligible for membership.

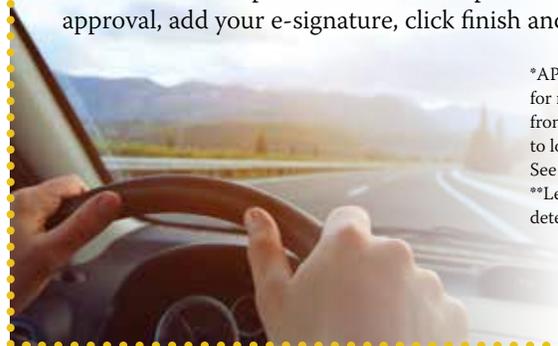
## Let Us Put You in the Driver's Seat

Take the wheel and drive home a deal during B-M S Federal Credit Union's Auto Loan Sale. Whether you're looking to purchase a new or pre-owned vehicle or want to refinance your current auto loan from another lender at a lower rate, we can help you save.

- **2.99% APR\***
- **Terms up to 60 months\*\***
- **Available during the months of September and October**

To apply, 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 finish and you're all done!

\*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.



## Our Nassau Park Branch is Now Open!

Exciting news – we have reopened our Nassau Park Branch! Visit us across from the mailroom in room 1P83, Monday through Friday from 8 a.m. to 2:30 p.m. Credit union representatives Jodi and Stephanie are looking forward to seeing you there!

**Stephanie Azcona**  
Member Service Representative

### in this issue

Member Point of View • 1  
Auto Loan Sale • 1  
Nassau Park Open • 1

Privacy Policy • 2  
Help with Travel • 2  
Manage Debit Card with CardValet • 3

Remote Deposit • 3  
2018 Scholarship Winners • 3  
New School Year, New Gear • 3

Dormant Account • 3  
Contact Information/Loan Policy • 4

# Privacy Policy

In accordance with the Gramm-Leach-Bliley Privacy Act, we must provide you with our privacy policy on an annual basis. If you have previously opted out, there is no need to do so again.

The following is B-M S Federal Credit Union's Privacy Policy. Please read it carefully. Should you choose to "opt out," please call us at (732) 227-6700, option 1, or toll-free at (888) 423-7265.

In recognition of our members' expectations of privacy, B-M S FCU has adopted the following privacy policy:

## Privacy.

### Within the Credit Union.

In the normal course of Credit Union operations, it is both necessary that we communicate information to or about our members and sometimes mandatory that the Credit Union provide information to others. Examples of this include: the mailing of account statements and loan information to members, responding to subpoenas, requests from Credit Union regulators or other legally required disclosures of information, credit reporting and risk management. In addition, members may authorize the sharing of information for credit references, to enable payments either electronically or by check, or for other business transactions. These are some of the examples of the appropriate use of member information.

At B-M S Federal Credit Union we collect, retain and use information about you for the purpose of serving your financial needs and administering our account relationships with you. We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer-reporting agency.

### With Third Parties.

One of our goals is to offer our members products we think may be of interest to them. From time to time the Credit Union will communicate with our members to make them aware of our wide range of financial products and services from banking, to insurance, to brokerage services, loan opportunities and financial planning services.

Occasionally, the Credit Union may introduce a financial product to our members from a

non-affiliated, outside company. When working with this type of company, the Credit Union requires a contractual agreement to protect the confidentiality of our member information. However, you the member may choose to provide information to an outside company if you are interested in their product. B-M S Federal Credit Union is highly selective in choosing vendors and service companies that assist us in providing quality products and services to our members. We may share certain member information with these third parties to facilitate the offering, administration, collection and delivery of these products and services under controlled circumstances designed to protect our members' privacy. We may disclose the following kinds of non-public personal information about you to insurance companies:

- Name
- Address
- Social Security Number
- Account Number
- Date of Birth

We require third parties to comply with strict standards regarding security and confidentiality of such information. They are not permitted to release, use for their own purposes, or sell any customer information we share with them to any other party.

B-M S Federal Credit Union does not sell customer information to outside parties. B-M S Federal Credit Union does exchange certain information about our members with selected credit reporting agencies in accordance with the provisions of the Fair Credit Reporting Act.

The Credit Union does not disclose non-public personal information about former members except as permitted by law. You should be aware that there may be occasions where the Credit Union is legally required to disclose information about you, such as in response to a subpoena, to prevent fraud, or to comply with a legally permitted inquiry by a governmental agency or federal regulator, or to other non-affiliated parties as required by law.

### Marketing Information Opt Out.

If you prefer that we do not disclose non-public personal information about you to non-affiliated third parties, you may opt out of these disclosures; that is, you may direct us not to make those disclosures,

other than disclosures permitted by law.

If you wish to opt out of disclosures to non-affiliated third parties you may call the following toll-free number (888) 423-7265 or write us at the following address:

B-M S Federal Credit Union  
One Squibb Drive  
New Brunswick, NJ 08903

### Credit Union Employees.

At B-M S Federal Credit Union, any employee access to member information is authorized for business purposes only and is based on the sensitivity of the information and our employees' or agents' need to know. We remind our employees regularly of their obligations to maintain the confidentiality of your information.

### Security Standards.

We have established and continually maintain security standards and procedures to help us protect you from unauthorized access to confidential information about you, including through the internet.

### Accuracy and Right to Correct.

Our goal is to maintain complete and accurate information about you and your accounts with the Credit Union. If you ever believe that our records contain inaccurate information about you, you should notify the Credit Union immediately. Upon receipt of your inquiry, we will investigate and correct any inaccuracies discovered during the investigation.

## If You Are Traveling... We Can Help!



Enjoy quick, secure delivery of foreign currency at the best exchange rates available. Simply visit [www.bmsfcu.org](http://www.bmsfcu.org), select "Foreign Currency" under the Products and Services menu and your currency will be on its way! You'll save money and you can have your order delivered to your home, work or the B-M S FCU branch of your choice.

American Express® Travelers Cheques are one of the safest ways to carry money. They are available at all of our branches. They spend like cash and can be replaced if they are lost or stolen.

Your B-M S FCU debit/ATM card is accepted worldwide. Please let us know when you are traveling and intend to use your debit card during your trip. To protect your financial information, we monitor your accounts for signs of fraud. When you let us know about your travel plans in advance, we can help ensure that your transactions will not be flagged as fraudulent. You can also use CardValet® to turn your card off if it is lost or stolen while you are traveling.

ONCE  
a Member,  
ALWAYS  
a Member!

## Manage Your Debit Card with CardValet

Fraudsters have been making a lot of headlines lately, but there's some good news for B-M S FCU debit cardholders. You have access to an app called CardValet®, the key to unprecedented, real-time control over your card through your smartphone.



CardValet adds another level of security to your card by letting you decide how and when it can be used. It alerts you when specific types of transactions that you choose take place, helping to identify and stop potential fraud in its tracks.

With CardValet, turn your card “on or off” in seconds and use the location of your smartphone to restrict transactions to purchases made around you and your phone. Limit card use to specific merchants or purchases and receive alerts when the transaction controls you set are exceeded.

In just minutes, you can gain the security and control of CardValet. Get started by downloading the app to your mobile device today.

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.

## Remote Deposit is Quick, Easy and Convenient!

Deposit checks in a snap with Remote Deposit in the Mobiliti app. It's quick, easy and convenient – and you can deposit a check anytime, anywhere without stepping foot in a branch!

### Here's how easy it is:

- Log in to Mobiliti and choose “Deposit” at the bottom of the screen.
- Select the account into which you want to deposit your check.
- Enter the amount, take a picture of the front and back of your endorsed check, then follow the instructions to complete your transaction.



It's picture-perfect simplicity and convenience! You can also use Mobiliti to check balances, make transfers, pay bills, make person-to-person payments with Popmoney® and more.

To learn more, visit [www.bmsfcu.org](http://www.bmsfcu.org) and click on the Mobile Banking tab to view our tutorial.

Standard message and data rates may apply.

## Congratulations to Our 2018 Scholarship Winners!

B-M S Federal Credit Union is pleased to award scholarships each year to outstanding graduating high school seniors. This year, two students earned awards for their extraordinary academic, extracurricular and community service activities.

**Anastasia Curreri** has been an award-winning three-sport athlete throughout high school. She received the Seal of Biliteracy in German, made the Silver Honor Roll and was a peer to peer leader, in the German Club and a member of the Youth Council. She is looking forward to a bright future and plans to attend Eckerd College to obtain a master's degree in marine science.



Anastasia Curreri

Based on **Neha Patel's** many academic achievements and volunteer community service as an EMS third responder, she has been accepted into a pre-health program at Albert Dorman Honors College, New Jersey Institute of Technology (NJIT) with a full scholarship for the next four years. She will pursue further study in the medical field after the completion of undergraduate study.



Neha Patel

## A New School Year Means New Gear

School shopping is fun when you have the funds, and even though the school supply list is long – it's totally doable when you make B-M S Federal Credit Union your first stop. Apply for a Back-to-School Loan and say yes to all the gear your kids need!

**Up to \$8,000 at a low rate of only 8.00% APR\* for a maximum of 48 months...available during the month of August.**

To apply, 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 finish and you're all done!

\*APR=Annual Percentage Rate

## Don't Let Your Account Go Dormant!

When you join B-M S FCU, you are a member for life. That's why we want to remind you to keep your account active and avoid dormancy fees or the risk of losing your funds to the state. If you received a letter regarding your account being dormant, you DO NOT have to close your account. Please contact us as soon as possible to resume activity on your account.

No matter where you live or work, banking with B-M S FCU is easy. Net Access and Mobiliti™ allow you to manage your account 24/7. You can establish direct deposit or conduct periodic transactions to keep your account active. If you are not near a B-M S FCU branch, please let us know and we will help you find a convenient “Shared Branch” location for your banking needs.

who's who at  
your credit union

# loan policy

Effective Date: January 1, 2018

## SIGNATURE LOAN CLASSIFICATION:

LOANS are at INTEREST RATES as LOW as 7.50%

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 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.**

### Board of Directors

<b>Chairman</b>	Michael Smith
<b>Vice Chairman</b>	Kathleen McElarney
<b>Treasurer</b>	Donna Susan
<b>Secretary</b>	Dalton Jordan
<b>Director</b>	Barry Pursel

### Loan Officers

<b>Loan Officer</b>	Olga Vigo
<b>Loan Officer</b>	Nancy Rivera

### Supervisory Committee

<b>Member</b>	Lisa Dolan
<b>Member</b>	Connie Ramos

### Office Personnel

<b>President/CEO</b>	Jennifer Bruett
<b>Operations Manager</b>	Donna Bender
<b>Service 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>Loan Mgr./Member Service Support</b>	Olga Vigo
<b>Marketing Dir./Branch Mgr.-PPK</b>	Catherine Eden
<b>Branch Manager-NB</b>	Kathie Phillips
<b>Member Service Rep.</b>	Stephanie Azcona
<b>Member Service Rep.</b>	Judy Herrera
<b>Member Service Rep.</b>	Nancy Rivera
<b>Member Service Rep.</b>	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

#### 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.  
Building 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

#### Nassau Park, NJ

100 Nassau Park Blvd.  
Room 1P83  
Princeton, NJ 08540-5997  
M-F 8 a.m.-2:30 p.m.  
(609) 419-5139

#### 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