

the member connection

The Newsletter of B-M S Federal Credit Union



There's Still Time to Catch a Great Rate on an Auto Loan!

Our auto loan special is still available during the month of October for new, pre-owned or refinanced vehicles. Apply today for

2.99% APR* and terms up to 60 months!**

Take advantage of this great rate ASAP! Visit our website at 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.



Join Us at Our 64th Annual Meeting

Our annual meeting will be held Thursday, October 25, 2018, 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 and discuss plans for the upcoming year. Plus, you could win big prizes!

For information about Mobiliti™, Popmoney®, Bill Payer, eStatements and more, look for tutorials on your page when you sign in to Net Access.

Get Your Mitts on a Holiday Relief Loan

Don't let holiday expenses pull the wool over your budget into the New Year. Get your mitts on extra funds with a Holiday Relief Loan at B-M S FCU!

- Apply for up to \$15,000
- For a maximum of 48 months
- At a low rate of 7.99% APR
- Available during the months of December, January and February

Use the money to pay for holiday fun, gifts, debt consolidation, home improvements or any purpose you choose. Stitch together the stress-free holiday season you deserve.

To apply, visit our website at 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!



in this issue

Auto Loan • 1
Holiday Relief Loan • 1
64th Annual Meeting • 1
Smart Money Management • 2

Applying for a Mortgage • 2
Bill Paying Made Easy • 2
Stay Connected with Mobiliti • 2

Your Information • 3
Who Can Join? • 3
Holiday Loan • 3

Attention, Accountholders • 3
Need a Quick Gift? • 3
Contact Information/Loan Policy • 4

It's Never Too Early to Learn Smart Money Management

Youth Accounts at B-M S Federal Credit Union are a great way to set your children or grandchildren on the path to financial independence. Bring your family members aged 16 to 22 to the credit union to get them started on their successful financial journey. A Youth Account features a Share Draft (Checking) Account including:

- No monthly maintenance fees, minimum balance requirement or service charges
- Debit card that can be used as a debit or credit card anywhere Mastercard® is accepted
- ATM card with no annual fee
- Checks once per year at no charge
- Interest is earned on balances of \$200 or more
- Online access, Mobiliti and Remote Deposit for easy account management on the go

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.

Did You Know?

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

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.



Applying for a Mortgage with B-M S FCU Is Easy as Pie!

Make your own homemade memories in the house of your dreams with a mortgage from your credit union. Our mortgage department offers low costs, personal service and competitive rates.

Enjoy a sweet deal when you get pre-approved for a mortgage – a \$200 credit at closing!

Contact our mortgage department today. Call (866) 443-4961 or visit our mortgage web center at bms.mortgagewebcenter.com.

Bill Paying Made Easy

As an added convenience for our members, B-M S FCU offers Bill Payer through our Online Banking service and Mobiliti™. With Bill Payer, you can securely pay your bills whenever you want or set up automatic payments. It's fast and easy!

Benefits

- Pay bills from anywhere.
- Set up automatic payments and avoid late fees.
- Schedule one-time or recurring payments.
- Access your payment status and payment history.
- View recently processed and pending payments.
- Use Mobiliti to schedule payments from your smartphone.



Visit www.bmsfcu.org to learn more.

Stay Connected with Mobiliti

It's good to know what's happening with your finances. B-M S Federal Credit Union makes it easy with Mobiliti! Use your smartphone to log into the Mobiliti app whenever, wherever to:

- Check account balances and transaction history
- Pay others and receive money with Popmoney®
- Deposit checks
- Transfer funds
- Pay bills

For easy installation, if you are already set up for Net Access, go to our Home Page, www.bmsfcu.org, on your mobile device (e.g., iPad®, smartphone), click on "view" at the top of the page and follow the prompts to the TouchBanking app.

Applications for B-M S FCU's 2019 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 current contact information. We can't share important information with you if we can't reach you. 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.

Who Can Join?

Did you know that as a B-M S FCU member, your family members are eligible to become members, too? Invite your spouse, children, grandchildren, siblings, parents and grandparents to become members and enjoy outstanding financial products and exceptional member service. No matter where they work or live, Net Access, Mobiliti, Remote Deposit and Shared Branching make it possible for your family members to easily access their B-M S FCU accounts.

Anyone who is employed by one of our Select Employee Groups can join B-M S FCU and companies that are not yet eligible can become a Select Employee Group through a simple process.



A warm welcome to employees of HireGenics and Columbia Consulting Group! They are the most recent Select Employee Groups to become eligible to join our credit union family. Ask us today how employees of your company can become eligible for membership.

A Holiday Loan Just in Time for **Holiday Shopping!**

We're getting into the holiday spirit and offering you a special Holiday Loan. Use the extra funds for presents, parties, planning a trip or whatever you need to make the season merry!

- Apply for up to \$2,500
- At 8.5% APR
- With a term up to 12 months

Available during the month of November only! Visit our website at 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!

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.



Need a Quick Gift?

Cover everyone on your wish list this year with one stop at B-M S Federal Credit Union! We've got you covered with:

Visa® Gift Cards

- Can be loaded in amounts from \$10 to \$1,000
- Can be used anywhere Visa is accepted
- Easy to replace if lost or stolen

American Express® Gift Cheques

- Come in amounts of \$25, \$50 or \$100
- Accepted almost anywhere
- Easy to replace if lost or stolen

American Express Traveler's Cheques

- Safe, easy access to money for travelers
- Purchase these quick and easy gifts at any B-M S FCU branch.

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	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	Michael Smith
Vice Chairman	Kathleen McElarney
Treasurer	Donna Susan
Secretary	Dalton Jordan
Director	Barry Pursel

Loan Officers

Loan Officer	Olga Vigo
Loan Officer	Nancy Rivera

Supervisory Committee

Member	Lisa Dolan
Member	Connie Ramos

Office Personnel

President/CEO	Jennifer Bruett
Operations Manager	Donna Bender
Service 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

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

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.*



NMLS #809443

We do business in accordance with
the Federal Fair Housing Law and
Equal Credit Opportunity Act