

the member connection

The Newsletter of B-M S Federal Credit Union



Access Your Accounts Here...There...Everywhere!

Your life moves a mile a minute – and we are with you every step of the way, no matter the time or place! With B-M S FCU's convenient services, you're always just a second away from your accounts.

Have **Email or Text Services** send you alerts to stay informed when there is activity on your account, such as low balances, loan payment due dates and more. Or, use your smartphone and **Mobiliti™ Services** to access your accounts securely wherever you are. You can use the app to check balances, transfer funds, pay bills and more. **Remote Deposit** is also available for your smartphone and lets you deposit

checks from anywhere using the mobile banking app. Just snap a picture of the front and back of your check to deposit the funds into your account.

And, when you're out and about or traveling the country, there is sure to be a **Shared Branch** near you. There are more than 5,000 Shared Branches around the nation and across the globe, where you can access your account just as if you were at your home B-M S FCU branch. Search for the Shared Branch location nearest to you by visiting our home page, www.bmsfcu.org, or calling (800) 919-2872.

Holiday Bills Give You the Blues? A Holiday Relief Loan Could Be the Cure!

Don't let your bills pile up and bury you under high interest rates. Come to B-M S Federal Credit Union for the cure to your holiday bill blues – a **Holiday Relief Loan!**

Our new, lower rate of 6.99% APR for a maximum of 48 months can help you save big throughout the year. Apply for up to \$15,000 and use the funds for any purpose you choose – consolidate high-rate debt, take off on a winter vacation, finally start those home improvements...whatever you may need!

Still available during the months of January and February. APPLY TODAY!

Apply online at www.bmsfcu.org using E-Z Loan or visit the B-M S FCU branch nearest you.

Important Check Reordering Information

As of January 2015, B-M S Federal Credit Union will offer one (1) free check order to each member who has a full service account – Share (Savings), Share Draft (Checking) with a debit and/or ATM card and direct deposit.

When reordering checks, please place your order through B-M S Federal Credit Union. It is the only way to ensure all information on your checks will be correct. To reorder your checks, contact or visit the branch nearest you or call (732) 227-6710 or toll free (888) 423-7265.

Prepare for the Future with a Youth Account

Youth Accounts are for family members between the ages of 16 and 22. This account is a great way to teach young family members financial responsibility. They can have the benefit of a full-service account, with no monthly fees, no minimum balance requirement (interest bearing with a balance of \$200 or more), checks at no charge once a year and a Debit Card that functions the same as an ATM card. The Debit Card can be used to pay for purchases as a debit or credit card anywhere MasterCard® is accepted, and the funds are deducted directly from their share draft account.

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60 Years of Serving You

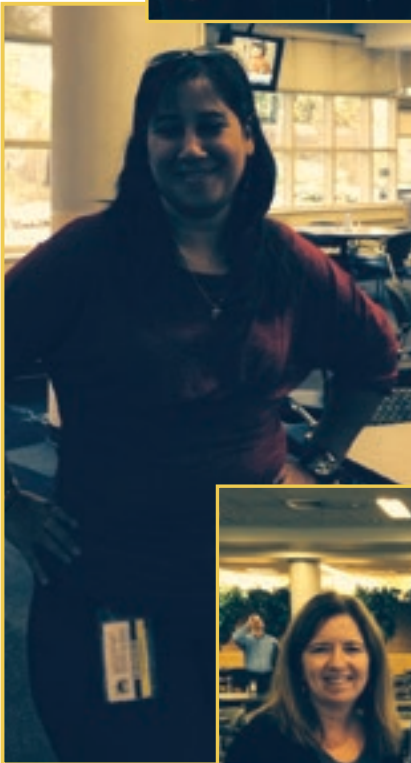
Thank you to all the members who joined us to celebrate 60 years of excellence at our annual meeting on October 23rd. We are grateful for your membership and look forward to serving you and your families for years to come!

Our Board of Directors and President/CEO report that B-M S FCU remains strong, stable and well capitalized in comparison to most other financial institutions. Our greatest strength is the personal service we provide to our members, and we will continue to work in your best interest.

Congratulations to our prize winners: Patti Crosby, Lynn DiMemmo and Donna Ely.



*Top photo: Lynn DiMemmo, Donna Ely, Patti Crosby, Cathi Eden & Donna Susan;
Left photo: Olga Vigo;
Bottom photo: Patti Crosby, Donna Ely & Lynn DiMemmo*



Prepare for Next Year's Holidays, Today!

Do the holidays stress you out every year? Start preparing for next year's holiday season and avoid the stress by opening a Holiday Club Account at B-M S Federal Credit Union. Put away whatever amount you choose each paycheck and enjoy the cash for next year's holiday shopping.

Contact a member service representative today.

Click. Pay. Done!

Bill Payer makes it easy to pay your bills anytime, anywhere. Just log onto your account from your computer or smartphone, choose your payee and schedule a payment. It's that simple! Log on to www.bmsfcu.org to get started.



Your deposits are backed by the full faith and credit of the federal government through NCUA, the National Credit Union Association, which insures all funds up to \$250,000 per account.

Did You Know? Direct Deposit Is Available for Your Tax Return

Enjoy your tax refund earlier this year by signing up for direct deposit into your B-M S FCU account. When you have your tax return deposited directly to your account, you can access those funds immediately – without having to wait for a paper check.

SIGNING UP IS EASY: Simply provide your B-M S FCU account number and our routing number (221277007) on your tax return forms. These numbers can also be found at the bottom of your checks. Please contact us if you have any questions.

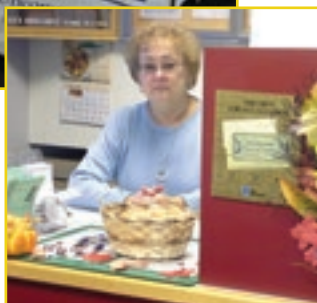
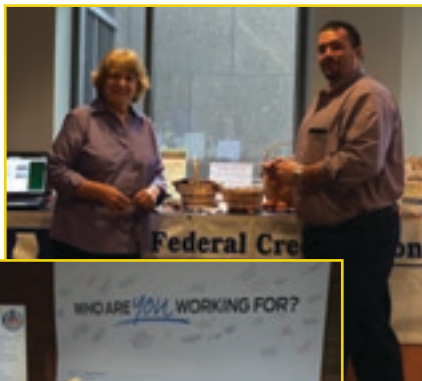
Foreign Currency Made Easy

eZforex offers quick, secure delivery of foreign currency at the best exchange rates available. Purchasing your foreign currency has never been easier. Visit our website, www.bmsfcu.org, click on Foreign Currency in the Products & Services dropdown box and choose from more than 125 countries. Your currency will be delivered by UPS to your home, office or the B-M S FCU branch of your choice. Currency price protection assures that unused foreign currency can be returned at the same exchange rate of your original currency purchase, and you can simply return it to the B-M S Federal Credit Union branch nearest to you.

New Products Featured at Membership Drive

During our recent membership drive, we visited each branch to let our members know about the new products and services we are now offering, including **Email and Text Services**, **Mobiliti™ Banking** and **Remote Deposit**. We are excited about letting members know how they can access their B-M S FCU accounts anytime, anywhere, and encouraging them to tell their family members and coworkers about the convenience and benefits of banking with B-M S FCU.

Congratulations to our lucky prize winners who each took home a beautiful pot of mums.



Top left photo: Claudia Reichert;
Top right photo: Janice Arterburn & Frank Mazzola;
Middle photo: Judy Herrera, Member Service Representative;
Bottom right photo: Jane Maxwell, Member Service Representative.



Tap into Your Home's Equity – and Save!

Get a great rate on a home equity loan or line of credit from B-M S FCU and hammer home the savings. By using the equity built up in your home, you'll be able to do all you've dreamed of – now at a lower rate! Whether it's a much-needed renovation or a much-deserved vacation, a home equity loan or line of credit will help you get whatever you need.

Home Equity Line of Credit

- Borrow what you need, when you need it
- Credit is renewed as you repay the balance
- NEW LOW RATE: Based on Prime minus .25% with ACH (Prime minus zero without ACH), minimum rate 3.00% for the life of the loan

Home Equity Loan

- Borrow the funds you need all at once
- Enjoy a low, fixed rate at a fixed term
- NEW LOW RATES: 4.00% APR for 5 years
4.25% APR for 10 years
4.50% APR for 15 years

We have the tools to offer you great low rates for an even greater future. To learn more and apply, contact our Mortgage Department at (800) 571-6985 or visit our Mortgage Web Center at bmsfcu.mortgagewebcenter.com.

2015 Scholarship Applications

Are you graduating this year? Scholarship applications are still available at all branches for students who are currently high school seniors. Request an application by calling, visiting the branch nearest to you or emailing ceden@bmsfcu.org.

Remember, once a member, always a member – even if you move or change jobs!

who's who at
your credit union

loan policy

Effective Date: July 1, 2014

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 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 2003 thru 2005	3.00%
36 months 2006 thru 2010	3.50%
48 months 2011 thru present	4.00%

Historical autos are a case-by-case basis.

RECREATIONAL VEHICLE LOAN CLASSIFICATION: Boats, ATVs, motorcycles, trailers and motor homes

- New:**
- Up to 84 mo
 - 100% Dealer MSRP
 - 8.00%
 - Available on RVs (trailers and motor homes) over \$20,000.00 up to a maximum of \$200,000.00.
 - Less than \$20,000.00: Maximum term 5 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 5 years.

SHARE SECURED LOAN CLASSIFICATION:

3% above current dividend rate for maximum of 48 months, 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: Prime minus .25% with ACH (Prime minus zero without ACH) **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	Patricia Castrovinci
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
Member Service Support	Olga Vigo
Loan Specialist	Patricia Castrovinci
Marketing Dir./Branch Mgr.-PB	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	Lawrenceville, NJ 3551 Lawrenceville Rd. Room A.119 Princeton, NJ 08543-4715 M-F 8 a.m.-3 p.m. (609) 252-4038/7738
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	Nassau Park, NJ 100 Nassau Park Blvd. Princeton, NJ 08540-5997 T & Th 8 a.m.-2:30 p.m. (609) 419-5666
Hopewell, NJ 311 Pennington-Rocky Hill Rd. Bldg. 8-TN, Room 107 Pennington, NJ 08534-2130 M-W & F 8 a.m.-2:30 p.m. Closed Th (609) 818-4041	Wallingford, CT 5 Research Pkwy. Room 282G Wallingford, CT 06492-1951 M-F 8 a.m.-3 p.m. (203) 677-7940

Phantom Phone Number

(888) 423-7268

Mortgage Department

(800) 571-6985

Mortgage Web Center

bmsfcu.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 on to our website
at www.bmsfcu.org and use
E-Z Loan, our secure online loan
application. 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