

the member connection

The Newsletter of B-M S Federal Credit Union



CRUISE IN FOR OUR AUTO LOAN SALE – For a limited time only...

Thinking about purchasing a new or pre-owned vehicle – or refinancing your current auto loan from another lender at a lower rate? Cruise in to B-M S Federal Credit Union for our Auto Loan Sale!

We will be offering auto loans at a low rate of **1.99% APR*** for up to **60 months**** during the months of **September** and **October**.

This special sale is available for a limited time only – so cruise in and apply today! Visit one of our branches or apply online at www.bmsfcu.org using E-Z Loan – and drive away with a low rate.

*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.



CONGRATULATIONS to our 2015 Scholarship Winners!



Michael Thorp

B-M S Federal Credit Union has proudly awarded scholarships to two outstanding graduating high school seniors. These students stand out for their academic, extracurricular and community service activities.

Michael Thorp plans to attend Quinnipiac University to obtain a B.S. in Chemistry and pursue a career as a chemistry teacher/professor.



Emily E. Vernon

Emily E. Vernon plans to attend Boston University to major in International Business, and afterwards attend law school to become a corporate lawyer.

We are pleased to support these excellent students as they take the next step in pursuing their goals.

Your Money Is Mobile with Mobiliti™!

Did you know? Your money is at your fingertips with Mobiliti™ from B-M S Federal Credit Union. All it takes is a few taps with your fingers to access your money, all from your smartphone. It's easy and secure. Just download the app to your smartphone, and no matter where you are, you'll be able to:

- Check account balances
- Make transfers
- Pay bills
- Make person-to-person payments with Popmoney®
- Deposit checks using Remote Deposit
- And more

Learn more about Mobiliti™ and view our tutorial by visiting www.bmsfcu.org and clicking on Mobile Banking. Our online tutorial will show you how to download, log in and use Mobiliti™.

Standard message and data rates may apply.



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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 government agency, 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 or 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 regularly remind our employees 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.

What's the Difference Between Choosing "Debit" or "Credit" at the Register?

When you use your B-M S FCU Debit Card at retailers where MasterCard® is accepted, you are asked to choose debit or credit at the register. Have you ever wondered what the difference is?

When choosing "debit" at the register, you will need to enter your PIN (Personal Identification Number). Your transaction will be sent through the online network used by that merchant to process the payment from your checking account.

If you select "credit," you will have to sign for the transaction. When making a signature-based "credit" purchase with your debit card, your transaction is processed through the MasterCard® card network. It does not mean you are making a credit card purchase – the funds will still be taken directly from your checking account.

Talk to a B-M S FCU representative for any questions you may have about debit cards.

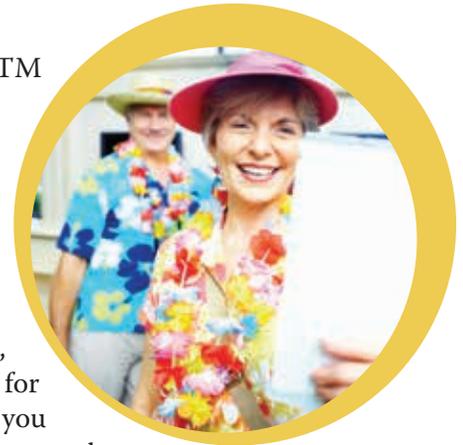


Call our Mortgage Department at (866) 443-4961 or visit our Mortgage Web Center at bms.mortgagewebcenter.com for all your home loan needs, including mortgages, refinances, home equity loans and home equity lines of credit.

Preparing for Your Next Vacation

There's a lot to do when planning a vacation – book the flights and hotel, get your passport, set the itinerary, check out restaurant reviews and more. Remember to notify B-M S FCU of your travel dates!

Your debit and/or ATM cards are accepted worldwide. Please remember to notify B-M S FCU of your travel plans if you intend to use your card. To protect your financial information, we monitor 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.



Convert your money before you get to your destination and get the best exchange rates available when you rely on B-M S FCU and eZforex.com for quick, secure delivery of your foreign currency. Simply visit www.bmsfcu.org, select "Foreign Currency" under the Products and Services menu and choose to have your currency sent to your home, work or the B-M S FCU branch of your choice.

Our Back-to-School Loans Get an A+

Make the grade with a Back-to-School Loan from B-M S FCU. If you need to gear up with school supplies, tuition, new clothes, field trips, sports fees, books and more, we can help.

For the month of August only, apply for up to \$8,000 at 8% APR for a maximum of 48 months. Use the funds for whatever you need to help your student bring home the A's this year!

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

who's who at
your credit union

loan policy

Effective Date: January 1, 2015

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 2004 thru 2006	3.00%
36 months 2007 thru 2011	3.50%
48 months 2012 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 8:30 a.m.-3:30 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. (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

(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 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