

the member connection

The Newsletter of B-M S Federal Credit Union



Give Your Budget a Break with a **Holiday Relief Loan**

There's still time during January and February to apply for a Holiday Relief Loan and give your budget a break.

- **Apply for up to \$15,000**
- **At 7.99% APR***
- **For a maximum of 48 months**

Our low rate makes the Holiday Relief Loan a smart choice. Use the money to consolidate high-interest debt, pay post-holiday bills, make home improvements, plan a mid-winter vacation or for whatever purpose you choose.

To apply, visit our website at www.bmsfcu.org, click on E-Z Loan in the E-Commerce dropdown menu and complete the online application. Upon approval, add your e-signature, click finish and you're all done!

*APR=Annual Percentage Rate.



Pay People with **Popmoney!**[®]

Popmoney is an innovative personal payment service that eliminates the hassle of checks and cash. Now, Popmoney is available through our Bill Payer service and makes sending and receiving money as easy as emailing and texting.

All you need is the recipient's name and email address or mobile telephone number to move money from your bank account to theirs. No financial account information needs to be shared!

- Send money to your child at college
- Send a gift to family or friends
- Repay friends for a fun outing
- Pay your babysitter or lawn care service
- Pay rent to your landlord or roommates
- And much more!

Committed to **Member Service for 64 Years**



Chairman of the Board Michael Smith addresses attendees at the annual meeting.

Thank you to all the members who joined us for our 64th annual meeting on October 25, 2018. Our Board of Directors and President/CEO proudly reported that B-M S Federal Credit Union remains strong, stable and well-capitalized.

Chairman of the Board Michael Smith thanked members for their continued support. He expressed great pride in our credit union's growth and promised to continue to focus on providing the best financial products and services available with no excessive fees, along with outstanding member service.

We are always moving forward, looking for ways to make your banking experience easier and more convenient.



Prize winners from left to right are Joyce Zieminski, Fred Bellamy and Audrey Durando.

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Be Prepared for Next Year's Wish Lists

Start preparing now for next year's wish lists – you'll be glad you did! There's still time to open a Holiday Club Account and be prepared for all the expenses the holidays bring. Contact a Member Service Representative today!

Create a Hacker-Proof Password

Keeping track of online passwords may seem like a nuisance, but they're important to protect you from hackers and fraud. While it is tempting to use easy-to-remember codes (like your address, birth date or first name), hackers are onto these techniques. The challenge lies in making a password that is difficult to guess, but still easy for you to remember. The following tips can help you create passwords that will protect your accounts – and ultimately your identity!

- Use a combination of numbers, as well as upper and lowercase letters. Make it easier to remember by associating the code with a regular event (such as your payday) or a meaningful sentence that can be easily turned into a password. For example, you might use the sentence "My dog Spot is 6 years old" to create the password MdSi6yo.
- Use a different password for each account.
- Create passwords that are at least six characters long.
- Change your password on a regular basis.
- Never use numbers or names publicly associated with you such as an address or birth date.
- Don't use any form of your login name as your password.
- Remember, never share your passwords with anyone.



A Home Equity Loan or Line of Credit Can Help Make Your Dreams Possible

Do you have big plans to tackle a home improvement project? Consolidate debt? Finance a college education? Buy a new car? With a home equity loan or line of credit from B-M S Federal Credit Union, it's possible!

It's a common misconception that home equity loans can only be used for home improvements. The reality is that you can use a home equity loan or line of credit to pay for a wide variety of expenses – from home renovations and repairs to college tuition or even a dream vacation.

For personal service and competitive rates, call our mortgage department today at (866) 443-4961 or visit our mortgage web center at bms.mortgagewebcenter.com.

2019 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 to you or emailing ceden@bmsfcu.org.



B-M S FCU Makes Life Easier

When you choose B-M S Federal Credit Union for all your financial needs, you can enjoy easy access to your accounts anytime, anywhere. We are proud to offer convenient services that make your life easier.

Use **Mobiliti™** to manage your account from your smartphone. Download this app to check balances, transfer funds, pay bills and more when you are on the go.

Remote Deposit allows you to deposit checks using the mobile banking app and your smartphone's camera. Snap a picture of the front and back of your check to deposit the funds into your account.

Stay up-to-date on the activity in your account with our **Email and Text Alerts**. Sign up to get notified of low balances, loan payment due dates and more.

Send or receive money with just an email address or cell phone number using **Popmoney**.

CardValet® allows you to use your smartphone to control how, when and where your debit card is used. Use the app to turn your card "on" and "off" when you aren't using it or if it is lost or stolen.

Applying for a loan is easier and more convenient than ever. Visit www.bmsfcu.org to use **E-Z Loan** in the E-Commerce dropdown menu and complete the **online application**. Upon approval, add your **e-signature** and you're all done!

Along with these convenient services, B-M S FCU offers all the other products and services you need for your financial life:

- Net Access Online Banking
- Home equity loans and lines of credit
- Bill Payer
- Vehicle loans
- Share draft (checking) account – No minimum balance requirement
- Signature loans (including debt consolidation loans)
- Share (savings) accounts (regular, holiday, vacation club, youth, custodial, money market)
- eZforex for quick, secure delivery of foreign currency at the best exchange rates available.
- Share certificates
- Shared Branching – Access to your accounts at shared branches near where you live or work.
- Direct Deposit from anywhere
- Debit and ATM cards
- And more!
- Mortgages

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.



➔ **ONCE**
a Member,
ALWAYS ←
a Member!

Direct Deposit Makes Getting Your Tax Return 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 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 use Direct Deposit for 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.

A warm welcome to employees of DocsGlobal and Haley Stuart 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.



who's who at
your credit union

loan policy

Effective Date: January 1, 2019

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 2008 thru 2010	3.00%
36 months 2011 thru 2015	3.50%
48 months 2016 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

Chairman Consuelo Ramos
Member Lisa Dolan

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