

the member connection

The Newsletter of B-M S Federal Credit Union

Congratulations to Our 2019 Scholarship Winners!

Each year, B-M S Federal Credit Union proudly awards scholarships to graduating high school seniors who have demonstrated excellence in the classroom and the community. This year's two outstanding students are Victorria Cotton, who plans to attend Stockton University to pursue a degree in psychology, and Sean Dolan, who plans to attend Montclair State University to pursue a degree in English and writing with a goal to follow his passion in creative writing. In addition to being honor students, these two wonderful and caring young people have balanced their focus on education with involvement in community and school events.

We at B-M S FCU are very pleased to play a role in helping them achieve their goals. Congratulations!



Victorria Cotton



Sean Dolan



Save Big During Our Auto Loan Sale!

Cruise down the block in style in your new or pre-owned vehicle or refinance your current loan from another lender at a low rate of **1.99% APR* for up to 60 months!****

This special loan is available during the months of September and October.

To apply, visit our website, 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. 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 Kathleen Piscitelli for 20 years of service with B-M S FCU! We appreciate your years of dedication and commitment to member service.

From a Member's Point of View

Thanks to Ivette and the whole credit union team for your magnificent service! My card was compromised on Monday, March 11, and because of the card monitoring system B-M S FCU has in place, the incident was picked up immediately. My husband called to let me know I received a call from the credit union telling me to get in contact with them. I went directly to Cathi, and she put me in contact with Ivette who issued a temporary card that I was able to use within the hour. I received my new card yesterday. What quick and efficient service! Thank you again, B-M S FCU!

– Sandra Jackson

I would like to take this opportunity to say “thank you” to Cathi and Olga at B-M S Federal Credit Union. When I was in the market for purchasing a car, Cathi took the time to explain the options and programs that were available to me. When my decision was made, Cathi put me in contact with Olga, who made the process simple and easy to understand. She was patient with me and answered all my questions. She explained what documents were needed and gave me instructions on how to obtain them all. I am very happy to say that what I thought was going to be a long, hard, drawn-out process turned out to be a very calm and soothing experience.

– Lauren Graham

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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 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.



Traveling? Let Us Know!

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 account 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.

We also offer American Express® Travelers Cheques at all of our branches. Plus, get quick, secure delivery of foreign currency at the best exchange rates from eZforex on our website. Simply select "Foreign Currency" under the Products and Services menu to order currency and have it delivered to your home, work or the B-M S FCU branch of your choice.

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.

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.

Tips for ATM Safety

ATMs and debit cards offer quick access to your money when you're on the go, but it's important to use caution to keep yourself and your finances safe. Follow these tips for ATM safety:

- Try to use ATMs with which you are familiar. Choose well-lit, well-placed ATMs where you feel comfortable. If you need to use an ATM late at night, ask a friend to accompany you.
- Before approaching the ATM, scan the surrounding area. Avoid the ATM altogether if it is too dark to see, isolated or looks unsafe. If there are bystanders loitering in the area, go to another machine or return later.
- Be prepared to conduct your business as soon as you reach the machine. Have your ATM card ready in your hand. Do not dig through a purse, bag or wallet in front of an ATM or while you are in line.
- Use your body to shield the screen and keypad before entering your PIN. Make sure other individuals in line stay a reasonable distance from you while you're performing your transaction.
- Do not allow anyone to distract you while you are at the ATM. Be cautious if strangers approach you or try talking to you – even if your card is stuck or you're having trouble with your transaction. If someone takes interest in your transaction, leave the area and report the suspicious behavior to the police.

Remember, if your ATM card is lost or stolen, use CardValet to turn your card "off" and contact B-M S FCU immediately. We will take the proper steps to ensure your finances are safe and assist you in getting a new card.

It's Almost That Time Again... Back to School!

The new school year will be here before you know it. Make sure your students are ready for success with a Back-to-School Loan from B-M S Federal Credit Union.

- **Apply for up to \$8,000**
- **At 8.00% APR***
- **For a maximum of 48 months**

Use the funds for all the learning tools students need to succeed – books, tuition, new shoes, a laptop, anything! Available during the month of August only.

To apply, visit our website, 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



A warm welcome to employees of **TSR Consulting Services, Inc.!** 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.

Take Security into Your Own Hands with CardValet

B-M S FCU is proud to provide CardValet® to help you keep your debit card secure. CardValet is a mobile card management application that helps reduce fraud by allowing you to monitor transactions with your smartphone. Now, you can control how, when and where your card is used from the palm of your hand.

With CardValet, you can:

- Turn your card "off" if it's lost or stolen.
- Manage how, when and where your card is used. Set controls based on location, transaction types, merchant types and more.
- Manage your budget by setting dollar limits for transactions and receiving alerts when those limits are reached.
- Choose to receive alerts whenever your card is used.

Get started today! Download the CardValet app to your mobile device and enjoy extra control and security.

With a Home Equity Loan or Line of Credit, You Have Choices!

What's on *your* wish list? Updating the kitchen? Jetting away to an exotic location? Paying for college tuition? Debt consolidation? All of the above?

Take out a Home Equity Loan or Home Equity Line of Credit from B-M S FCU for all your big plans. By using the built-up equity in your home, you'll not only gain extra room in your budget for all your wishes and dreams, you'll also save big bucks thanks to our competitive rates and low costs.

Apply for your loan today – and put your home to work for YOU. Call our mortgage department at (866) 443-4961 or visit our mortgage web center at bms.mortgagewebcenter.com.

who's who at your credit union

loan policy

Effective Date: January 1, 2019

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

Board of Directors

Loan Officer Olga Vigo
Loan Officer Nancy Rivera

Loan Officers

Chairman Consuelo Ramos
Member Lisa Dolan
Member Barbara Ferris

Supervisory Committee

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

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.

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