

the member connection

The Newsletter of B-M S Federal Credit Union



There's Still Time to Save Big on an Auto Loan!

Our auto loan special is still available during October and November, which makes it the perfect time to hit the road with a new or pre-owned vehicle or refinance your current loan from another lender. Rev up your budget with a low rate of

1.99% APR* for up to 60 months!**

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.



Stay Cozy with a Holiday Relief Loan.

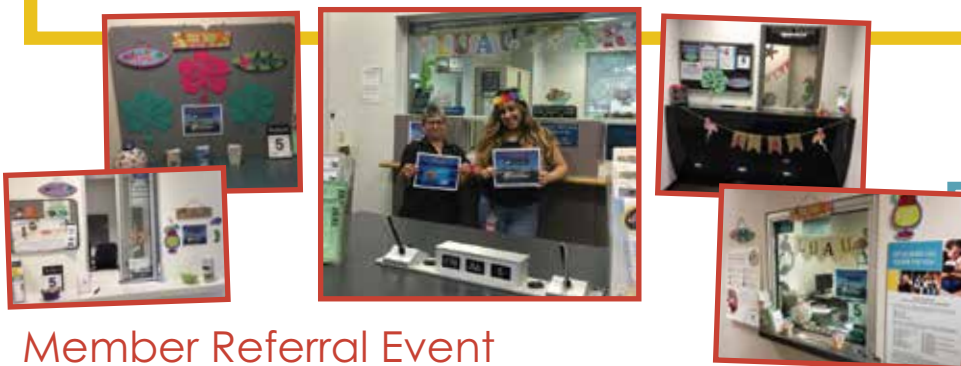
The holidays bring warm cheer every year, whether it's visiting family, sharing gifts or enjoying good food and company with loved ones. And when it's time to pay for it all, a Holiday Relief Loan can get you the funds you need!

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

Use for debt consolidation, home improvements, fun, gifts or any other 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.



Member Referral Event

A big thank you to everyone who referred new members during our summer promotion! New members who joined between July 4th and September 2nd received a \$10 initial deposit into their account. And, current members were entered into a raffle for each new member they referred.

Congratulations to winners: Sherry Davis, New Brunswick; Noreen Rodriguez, Princeton Pike; Reina Zarzuela-Decheco, Nassau Park; Samuel Bonacorsi, Jr., Lawrenceville; and Fe Concepcion, Hopewell.

It's wonderful to welcome new members into our credit union family and show appreciation to our current members. Thank you for sharing the B-M S FCU love!

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Look for Us and Get Rewarded!

During the early part of November, we will be visiting all our New Jersey locations! So, keep an eye out for our table, where we will have prizes and giveaways you won't want to miss. Plus, anyone who joins during this time will **receive a \$10 initial deposit on us!** This is a chance to meet your branch representative and learn all about the benefits of credit union membership, so be sure to stop by – and bring a friend or family member!





You're Never Far from a Branch

With the CO-OP® Shared Branch network, you have access to over 5,000 branches across the country! You can perform a range of transactions at any credit union that's a part of the network. Out of town and need to stop in to a branch? Here are a few ways to find one:

- Go to www.bmsfcu.org and click on "Find a Shared Branch"
- Call (888) 748-3266
- Visit www.co-opcreditunions.org/locator/
- Ask a Member Service Representative

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

Use Remote Deposit Anywhere, Anytime!

Depositing a check is as easy as taking a photo – just snap, click and deposit whenever, wherever with the click of a button! With Remote Deposit, you don't have to go out of your way. Plus, it's easy to use:

- Log in to Mobiliti™ and choose "Deposit."
- Select "Deposit a check"; then select an account and enter the deposit amount.
- Select "Take photos," use your smartphone to take photos of the front and back of the check, and then follow the instructions to complete the transaction.

It's as simple as that – and all from the comfort of your home, office or wherever you are!

To learn more, visit www.bmsfcu.org and click on the Mobile Banking tab to view our tutorial.

Standard message and data rates may apply.



Welcome, employees of Exela and Fortira Inc!

They are the most recent Select Employee Groups to become eligible for B-M S FCU membership. Ask us today how employees of your company can become eligible, too!

Easy Holiday Money – Signed, Sealed, Delivered

The fastest way to get extra funds for your holiday shopping? Apply for our special Holiday Loan and get the money you need to deliver extra fun to your loved ones this year!

- 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 menu and complete the online application. Upon approval, add your e-signature, click finish and you're all done!

*APR=Annual Percentage Rate.



Learn by Doing – Youth Accounts

There is never a bad time to start teaching your children financial independence and responsibility. Family members between the ages of 16 and 22 can learn how to manage their money with a Youth Account at B-M S FCU.

- Share Draft (checking) with no monthly maintenance fees, no minimum balance requirement, no service charges
- ATM card with no annual fee
- Debit card that can be used to pay for purchases anywhere Mastercard® is accepted, and the money comes right out of the checking account
- Free checks once a year
- Earn interest on balances of \$200 or more
- Online access and Mobiliti™ allow for managing finances wherever, whenever

A parent or legal guardian must be a joint owner of the account. For more information, call (732) 227-6700 or toll-free (888) 423-7265, or visit the branch nearest you.

Getting Away This Winter? We Can Help!

If you're traveling out of town or even out of the country, we can help you manage your cash. We offer American Express® Travelers Cheques at all of our branches for safe, easy access to money while traveling anywhere. You can also enjoy quick, secure delivery of foreign currency at the best exchange rates available. Simply go to www.bmsfcu.org and 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.

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.

Are You a Graduating Senior This Year?

B-M S Federal Credit Union is proud to award scholarships each year to outstanding high school seniors. Beginning in November, scholarship applications will be available at all branches.

If you're a graduating senior and you have a B-M S FCU account in good standing, be sure to pick one up!



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 your Holiday Club Account will automatically renew for next year. It's never too late to open a Holiday Club Account and save for those holiday expenses! For more information, contact a Member Service Representative today.

Join Us at Our 65th Annual Meeting

Our annual meeting will be held Thursday, October 24, 2019, 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!



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