

the member connection

The Newsletter of B-M S Federal Credit Union

COMING SOON – ORIGINATE!

We are very excited about the upcoming introduction of our newest product, Originate! This secure app will allow new members to simply and safely open an account remotely from wherever they are with just the touch of a button.

This is all part of our continuing dedication to providing the best member service possible. Keep an eye out for more announcements about Originate!

Make Your Plans Bloom With a Liberty Loan

You have goals, and we can help you achieve them with our Liberty Loan! Tackle your home improvement projects, consolidate debt, plan a dream vacation or use the funds for anything you choose.

This special loan is available during the month of June.

- Apply for up to \$15,000
- For 48 months
- At a low rate of 6.99% APR*

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.

The Safe and Secure Way to Apply for a Mortgage!

Visit our online mortgage application center at <https://cu.memberfirst.com/bmsfcu> or call our mortgage representative at our toll-free number: (866) 443-4961.



April Showers Bring Auto Loan Savings!



Stop and smell the savings! Back by popular demand, during April and May, we are offering auto loans at the special low rate of **1.99% APR* for up to 60 months.****

Whether you're planning to purchase a new or pre-owned vehicle or refinance your current auto loan from another lender, we can help freshen up your budget. Take a deep breath and prepare to save big during the auto loan sale at B-M S FCU!

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. 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 Connected With Email Services

Our email service is just one of several secure and easy ways to help keep you connected to your finances.

Members are automatically enrolled for certain standard emails that keep you informed about what's happening at B-M S FCU. But that's not all! You can add alerts and additional notifications – or opt out at any time – simply by signing in to your account on Net Access and choosing e-Mail notifications in the Access Accounts dropdown menu.

in this issue

Originate • 1
Liberty Loan • 1
Auto Loan • 1

Email Services • 1
CardValet • 2
Update Information • 2

Official Checks Policy • 2
Online Shopping • 3
Tax Refund Direct Deposit • 3

Remote Deposit • 3
Shared Branching • 3
Contact Information/Loan Policy • 4



Easily Secure Your Card Anywhere!

CardValet® makes it simple and easy to control how, when and where your card is used. Not only do you get added security right in the palm of your hand, but you can also use your smartphone to set usage and dollar limits for yourself – keeping you in tune with your spending. Use CardValet to:

- Turn your card “off” if lost, stolen or otherwise not in use.
- Set usage controls based on location, transaction types, merchant types and more.
- Set dollar limits for transactions and receive 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 give yourself greater control over your money.

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.

Keep Your Information Updated

If you move or change your phone number or email address, be sure to let B-M S FCU know! We need your up-to-date information to keep your accounts secure and to notify you of any suspicious account activity.

Please note: If you’ve filed a Change of Address form with the U.S. Postal Service or have a forwarding order in place, it will not apply to mail sent to you by B-M S FCU. For security purposes, this mail is returned to us pending you notifying us directly of your change of address.

Also, remember that it is extremely important to have an updated beneficiary on your account. Naming a beneficiary ensures your assets are handled according to your wishes. If you need to update your information, be sure to do so as soon as possible. If you have questions about updating your information, please contact us at (888) 423-7265 or (732) 227-6700, or visit the branch nearest to you.

Important Notices: Official Checks Policy and Dormant Account Legislation Information

Official Checks Policy

Checks we disburse at our offices and checks we certify for you are termed “official” checks. If an official check is lost, stolen or destroyed, it may take up to 90 days for the funds to be replaced in your account. Before this can happen, you must first complete paperwork, which can be signed at one of our offices, or signed elsewhere and notarized.

For this reason, we encourage you to be careful with any official check you receive from the credit union. If you would like a more detailed explanation and full documentation about our Official Check Policy, please call or visit one of our offices.

Dormant Account Legislation

Effective July 1, 2002, the New Jersey Legislature amended the Unclaimed Property statute. As a result of this change, credit union accounts are now considered dormant when they have had no activity for one year. “Activity” means transactions on the account, such as deposits or withdrawals. Dividends do not qualify as transactions.

New Jersey state law requires that all savings accounts under \$100 have activity at least once a year and all savings accounts over \$100 have activity at least once every three years. We are required by law to send the funds from any account that is dormant for over three years to the State of New Jersey. Keep your account active by making periodic deposits or withdrawals and check with us to be sure we have your current address, phone number and similar information on file. This information may be out of date if you haven’t done any transactions with us for a while. We need current information to make sure your statements and other important documents will reach you.

Holiday Closings

New Year’s Day Friday, January 1	Labor Day Monday, September 6
Martin Luther King Jr. Day Monday, January 18	Thanksgiving Day Thursday, November 25
Presidents Day Monday, February 15	Day After Thanksgiving Friday, November 26
Memorial Day Monday, May 31	Christmas Day (observed) Friday, December 24
Independence Day (observed) Monday, July 5	



Tips for Safe Online Shopping

Shopping online can be a great, convenient way to save time and find the best prices, but you still need to take precautions to make sure you're protecting yourself from fraud. Here are some simple tips for safe online shopping:

Secure your computer. Make sure your home computer has updated security software installed, and run regular system checks to keep hackers' keylogging viruses away.

ONLY shop from home. Don't do your online shopping from the local café, the airport or other public places. These open networks are easier targets for identity thieves to hack into your computer.

Click carefully. Scam emails can look just like the real ones from your favorite stores; however, hovering over the link may reveal a different web address, leading to a fake site designed to steal your information. Your safest bet is to manually navigate to the retailer's website and type in the coupon code.

Know thy merchant. Make sure the merchant is reputable and trustworthy. If you haven't done business with a merchant before, look for online reviews.

Lock down your site. When you visit a retailer's website, look for "https" at the beginning of the URL. This "s" indicates an extra level of security for your online shopping.

Choose credit – not debit. If possible, use a credit card to pay for online purchases. Federal law limits your liability to \$50 in the event of fraud, which many credit card companies will waive.

Keep an eye out. Make sure to check your account and credit card statements regularly to verify all charges. If you have questions about a transaction or suspect fraud, call the financial institution immediately.

Save your receipts! Just as with in-store shopping, you'll want to save all your receipts from online shopping.

Directly Deposit Your Tax Refund

Avoid the wait for snail mail and get your tax refund faster by depositing it directly into your B-M S FCU account! All you need to do is provide your B-M S FCU account number and our routing number (221277007) on your tax return. You can also find these numbers at the bottom of your checks.

Direct Deposit can be used for more than just your tax return, too. You can set it up for your paycheck, Social Security check or other deposits! Simply provide your account number, our routing number and address (One Squibb Drive, New Brunswick, NJ 08903) to your payroll source for easy, efficient access to your funds. Please contact us if you have any questions.

ONCE
a Member,
ALWAYS
a Member!

When you join B-M S Federal Credit Union, you are a member for life, even if you move or change jobs. You can take us with you wherever you go. Mobiliti™ Services, Remote Deposit, Shared Branching, Net Access, Bill Payer and more make banking with us more convenient than ever!

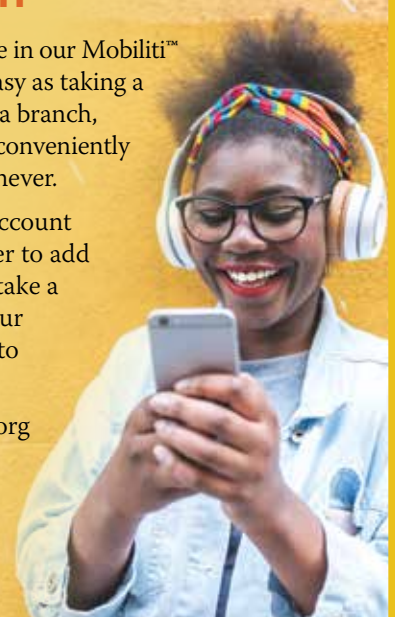
Deposit Checks With the Touch of a Button

Thanks to Remote Deposit, available in our Mobiliti™ app, depositing your checks is as easy as taking a picture! There's no need to stop by a branch, either – you're able to quickly and conveniently deposit a check wherever and whenever.

Just endorse the check, put your account number on the back and remember to add "For Mobile Deposit Only." Then, take a picture of the front and back of your check and follow the instructions to complete your transaction.

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.



Enjoy Financial Convenience With SHARED BRANCHING

Thanks to the CO-OP® Shared Branching network, you can access your accounts at many different locations, not just at a B-M S FCU branch. So, if you're out of town or the B-M S FCU branch is closed, you can still make deposits, withdrawals, loan payments and more.

Please remember to call the shared branch ahead of time to confirm hours and availability.

To find a shared branch:

- Log on to www.bmsfcu.org from your PC or smartphone, click on the "Find a Shared Branch" tab and enter your address and/or ZIP code
- Call (888) 748-3266
- Visit www.co-opcreditunions.org/locator to search or download locations to your GPS device
- Ask a Member Service Representative



who's who at
your credit union

loan policy

Effective Date: January 1, 2021

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 2010 thru 2012	3.00%
36 months 2013 thru 2017	3.50%
48 months 2018 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%

REAL ESTATE LOAN CLASSIFICATION: Mortgage/Refinance

Please call our toll-free number (866) 443-4961 or via web <https://cu.memberfirst.com/bmsfcu>

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 Kathleen McElarney
Vice Chairman Dalton Jordan
Treasurer Donna Susan
Secretary Lisa Dolan
Director Barry Pursel

Loan Officers
Loan Officer Olga Vigo
Loan Officer Nancy Rivera
Loan Officer Ivette Rosado

Supervisory Committee
Chairman Consuelo Ramos
Member Barbara Ferris

Office Personnel
President/CEO Jennifer Bruett
Operations Manager Judy Herrera
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. Nancy Rivera

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

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
<https://cu.memberfirst.com/bmsfcu>
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