



B-M S FEDERAL CREDIT UNION

A Common Bond. An Uncommon Commitment To Our Members

Quarter One 2022

the member connection

The Newsletter of B-M S Federal Credit Union

CONGRATULATIONS KATHIE!



Kathie Phillips, our New Brunswick Branch Manager, will be retiring at the beginning of 2022. Kathie has been a loyal and dedicated employee of B-M S Federal Credit Union for almost 20 years and will be missed by all.

Her approach to member service has always been true to the credit union way of providing members with the best and most caring service possible. In addition, Kathie has also been very conscientious in completing her many administrative duties during her time as branch manager of our main office.

**Congratulations on your retirement Kathie!
We wish you all the best in the coming years!**

Get Your Tax Return Faster

Save the time and hassle of depositing a check and get your tax refund sooner 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. Direct Deposit isn't just for your tax returns either – use it for your paycheck, Social Security check or other deposits! 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! You can take us with you wherever you go.

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new happenings

Our BRAND new look

New year, new B-M S FCU look! Within the past year we have updated many of our product and service offerings to our members in order to better provide for you. We know the past two years have been rough and appreciate your continued loyalty. We look forward to continuing to enhance our services for you in the years to come.

Zelle - now available

We have partnered with Zelle® to bring you a fast, safe and easy way to send and receive money with friends, family and other people you trust.

Zelle® is available right from online and mobile banking so you don't need to download anything new to start sending and receiving money!

How to start using Zelle®

1. Enroll or log in to Bill Pay
2. Select "Send Money with Zelle®"
3. Accept Terms and Conditions
4. Select your U.S. mobile number or email address and deposit account

That's it! You're ready to start sending and receiving money with Zelle®.

Corillian - Mobile Banking

In November, B-M S Federal Credit union upgraded our Net Access/ Bill Payer system and changed our Mobile App. The new system and app have more functionalities including: Self Enrollment, Zelle, Credit Score and Report and many other enhancements.

Visit the Google or Apple App store to download our NEW App.

Originate is here!

Becoming a member and opening accounts has never been easier thanks to Originate! This simple and secure program efficiently automates the account opening and loan process, enabling you, your family members and coworkers to join our credit union family remotely. It allows members to quickly open savings and share draft (checking) accounts and apply for loans from their computer, smartphone or iPad®. This is all part of our dedication to providing our members with the best service possible. Try it today by visiting our website!

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just for you specials

Take It Easy With a Holiday Relief Loan

The holidays always bring a ton of fun and family, as well as plenty of time to relax. And when the holiday bills come in, our Holiday Relief Loan can help give your budget a break and keep you cozy during the winter months. Use it to cover expenses, consolidate debt, reward yourself with something extra nice or for anything you choose!

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

This special loan is available during December, January and February. To apply, sign into your account on Net Access, click on Apply for a Loan and complete the online application. Upon approval, add your e-signature, click finish and you're all done!

*APR=Annual Percentage Rate.



Scholarship Applications NOW AVAILABLE!

How To Apply:

The application must be signed by a management-level official of B-M S Federal Union, once submitted, to verify eligibility. The signed application must be submitted with:

- An official high school transcript.
- An SAT/ACT transcript provided through your high school guidance office.
- A written reference from one of the applicant's teachers.

Return the application, transcript and reference to **B-M S Federal Credit Union** by the application deadline. If any portion is incomplete or not included, your application will not be considered.

The Selection Process:

Judging will be based on both subjective criteria, such as essays and weighted objective criteria, such as academic performance, extracurricular and community activities, references and personal goals. Judging will conclude May 2nd 2022. Members will be notified of scholarship winner by May 9th, 2022.

Credit Union Policy

loan policy

Effective January 2022

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 2011 thru 2013	3.00%
36 months 2014 thru 2018	3.50%
48 months 2019 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: Mortgage/Refinance

Please call our toll-free number (866) 443-4961 or via website <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.
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our team

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
Member	Barbara McManimon

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.- PKK	Catherine Eden
Branch Manager	Kathie Phillips
Member Service Rep.	Stephanie Azcona
Member Service Rep.	Nancy Rivera

where you can find us

Office Hours and Locations

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

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

Princeton Pike, NJ

3401 Princeton Pike
Room B.1022
Lawrence, NJ 08648-1205
M-F 8 a.m.-3 p.m.
(609) 302-7644

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 sign into your Net Access Account to apply for a loan! Available 24/7.

NMLS #809443

We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.

