

the member connection

The Newsletter of B-M S Federal Credit Union

Branch Visits a Great Success!

We visited each of our New Jersey branch locations during the first week of November and Tampa in early December to promote B-M S Federal Credit Union. It was a wonderful opportunity for our Member Service Representatives to chat with current members and spread the word about the benefits of credit union membership to all, while offering prizes, goodies and giveaways to everyone at their BMS site.

We are very happy to have welcomed many new members during that time and look forward to welcoming many more!

Congratulations to the prize winners during our membership drive:

*Niya Case, Amber Follin, Lynnette Franklin, Jennifer Harkins, Brenton Hofstetter, Jim Jegou, Mike Lanciotti, Lisa LaPolice, Ferada Renner, and Tanna Sen.**

We appreciate all of our members very much, and in the words of our President/CEO, "Our commitment to our members is our greatest strength, along with the personal service and excellent products we provide to you and your family, and this will never change."

Thanks for Stopping by to Meet Your B-M S FCU Representatives!



**Winners who are not listed have opted out of having their names published.*

Who Can Join?

Did you know that as a B-M S FCU member, your family members are eligible to become members, too? Invite your spouse, children, grandchildren, siblings, parents and grandparents to become members and enjoy outstanding financial products and exceptional member service. No matter where they work or live, Net Access, Mobiliti™, Remote Deposit and Shared Branching make it possible for your family members to easily access their B-M S FCU accounts.

Anyone who is employed by a Select Employee Group can also join our credit union family. Companies that are not yet eligible can become eligible through a simple process. See Membership in the "About Us" section on our website, www.bmsfcu.org, for a complete listing of companies that are already approved.

in this issue

Branch Visits Great Success • 1
Holiday Relief Loan • 1
Who Can Join? • 1

Pay Anyone, Anytime, Anywhere • 2
Keep Finances in Line with Mobiliti • 2
Do It with Our Mortgages • 2
Make Life Easy with Bill Payer • 2

Financial Safety • 3
It's Never Too Late to Save • 3
Service for 65 Years • 3
Tax Return Direct Deposit • 3

Contact Information/
Loan Policy • 4



Warm Up Your Winter with a Holiday Relief Loan

There's still time in January and February to apply for a Holiday Relief Loan and keep your winter cozy!

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

Give your budget a break! Use the money to consolidate high-interest debt, pay off post-holiday bills, make home repairs or improvements, take a relaxing vacation or for any other purpose you choose!

Applying is easy. Just 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.



Welcome, employees of Syneos Health FSP and Artech! 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.

Pay Anyone, Anytime, Anywhere

With Popmoney®, you can send or receive money as easily as you send a text or email, eliminating the hassle of cash and checks. Plus, no financial account information needs to be shared!

Popmoney is a personal payment service available through our Bill Payer service on Net Access. All you need is the recipient's name and email address or cell phone number to move money from your bank account to theirs. Use Popmoney to...

- Pay a friend back for dinner
- Send a gift to a family member
- Pay the babysitter
- Pay rent to your landlord or roommates
- Set up recurring payments
- And much more!



Keep Your Finances in Line with Mobiliti™

Keeping tabs on your money has never been easier. With Mobiliti, you can conveniently and securely manage multiple B-M S FCU accounts from your smartphone! You can check your balances, transfer funds, pay bills and more from anywhere.

To download our mobile banking app, go to www.bmsfcu.org using the browser on your smartphone and choose "View" at the top of the page when you see our TouchBanking app. Follow the prompts and add our app code BMSMobile, then sign on with your Online Banking login!



DON'T JUST DREAM IT. DO IT!

Have you been sitting around daydreaming about the perfect home? Don't wait any longer! Your dream house can be your reality sooner than you think. We'll help you find the perfect mortgage to make your dreams come true, with low rates and flexible terms to suit your lifestyle. We offer:

- Fixed-Rate Mortgages
- Home Possible® Mortgages
- Variable-Rate Mortgages

Your dream home is within reach – and we'll be with you every step of the way! Just give us a call at (866) 443-4961 or visit bms.mortgagewebcenter.com to get started.

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.

Make Life Easy with Bill Payer

No more checks in the mail or forgetting to pay. With Bill Payer from B-M S FCU, accessible through our Online Banking service and Mobiliti, you can quickly and easily pay your bills whenever you want or set up automatic payments. You'll never miss another payment!

Use Bill Payer to:

- Set up automatic payments and avoid late fees
- Schedule one-time or recurring payments
- Access your payment status and payment history
- View recently processed and pending payments
- Use Mobiliti to schedule payments from your smartphone

Visit www.bmsfcu.org to learn more.





Tips for Being Financially Safe in 2020

Start off 2020 right by being financially safe for the coming year. Let's review some financial safety tips:

- Review your PINs and passwords. Avoid using personal information to create your PINs and passwords, like the last four digits of a Social Security number, a family birth date, your mother's maiden name or your telephone number.
- Avoid suspicious emails or telephone calls. When in doubt, it is always best to contact the company or person they might be claiming to be through their official channels and check the information.
- Keep a record of your account numbers and the contact information for each card issuer or creditor in case something happens.
- Don't sign a blank check or debit slip.
- Destroy old cards by shredding or cutting them up, making sure to destroy the account number before disposing of them.
- Look up and compare your monthly statements to your old receipts and go over each purchase to make sure there is no fraudulent activity.
- Check your account activity periodically, especially if you bank online to ensure no fraudulent activity is happening.
- Make sure to report any discrepancies or mistakes on your account as soon as possible.

It's Never Too Late to Start Saving

Start saving now, and you'll be ready next time the holidays roll around! Prepare for the wish lists and expenses and open a Holiday Club Account today!



65th Annual Meeting

Thank you to all who joined us for our 65th annual meeting on October 24, 2019. Our Board of Directors and President/CEO proudly reported that B-M S Federal Credit Union remains strong, stable and well-capitalized.

We are so happy that our recent member referral promotion was a great success! We are dedicated to serving our members, and through this promotion we were able to welcome new members into our credit union family and show our appreciation to current members.

We are proud to offer a variety of convenient products and services. From savings accounts and loans for any occasion to easy-access online and mobile banking tools, we are fully committed to maintaining the standard of excellence you've come to expect from your credit union.



(left to right)
Joyce Zieminski,
Bruce Levin, Ted Grozio



Get Your Tax Refund Sooner

You don't have to wait for your refund to show up in the mail. Get your money sooner by depositing it directly into your B-M S FCU account! All you have to do is provide your B-M S FCU account number and our routing number (221277007) on your tax return. These numbers can also be found at the bottom of your checks.

You can also use Direct Deposit for your paycheck, Social Security check or other deposits. Just 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.

who's who at your credit union

loan policy

Effective Date: January 1, 2020

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

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

Office Personnel

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 2009 thru 2011	3.00%
36 months 2012 thru 2016	3.50%
48 months 2017 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