

the member connection

The Newsletter of B-M S Federal Credit Union

Congratulations to Our 2021 Scholarship Winner!



B-M S Federal Credit Union is pleased to award scholarships each year to outstanding graduating high school seniors. This year, **Thomas Stephens, Jr.**, received our scholarship award for his extraordinary academic and extracurricular activities.

Thomas is a dedicated and hardworking student athlete in and out of the classroom, spending numerous hours improving his football skills and helping his teammates thrive as well. He plans to attend either Lehigh Carbon Community College, Northampton Community College or Thaddeus Stevens College of Technology to become a mechanic and one day open his own repair shop.

We at B-M S FCU are happy to play a role in helping him achieve his goals!

Congratulations to Jodi Hiles-Skopas for 20 years of service with B-M S FCU! We appreciate your years of dedication and commitment to member service.

Never Forget a Bill Again!

Paying the bills has never been easier than with Bill Payer from B-M S FCU. There's no need to send a check through the mail or worry about missed payments – you can quickly and easily pay your bills or schedule automatic payments whenever you want!

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 to existing payees from your smartphone
- Access Popmoney® to send or receive money with just an email address or cell phone number

Bill Payer is accessible through our Online Banking service and Mobiliti. To enroll, simply log in to your account through Net Access and click on the Bill Payer tab.

in this issue

Scholarship Winner • 1
Bill Payer • 1
Auto Loan • 1

Membership • 1
Privacy Policy • 2
Mobile Banking App • 2

Prepare for Vacation • 3
Loans for Anything • 3
Dormant Accounts • 3

Home Loans • 3
Contact Information/Loan Policy • 4



Hit the Road With Great Savings

Whether you need a family-focused vehicle or you're shopping for your dream car, we can help you save big! Take advantage of our auto loan special to get the new or pre-owned car you love, or refinance your current loan from another lender at the 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, 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. 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.

Who Can Join?

Membership eligibility is open to the family of existing members – which means your spouse, children, grandchildren, parents, grandparents and siblings are all eligible to join B-M S FCU too! Credit unions are a great alternative to the big banks, allowing you access to many of the same financial products, but with lower loan rates, more personalized member service and other great benefits. Plus, we're easily accessible no matter where you are thanks to Net Access, Mobiliti, Remote Deposit and Shared Branching!

Membership is also available to anyone who is employed by one of our Select Employee Groups. If you know someone who would benefit from personalized financial service without excessive fees, please invite them to contact us and join our credit union family. The process is simple – just ask us how!

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 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.

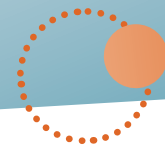
Our goal is to maintain complete and accurate information about you and your accounts with the Credit Union. If you ever believe that our records contain inaccurate information about you, you should notify the Credit Union immediately. Upon receipt of your inquiry, we will investigate and correct any inaccuracies discovered during the investigation.

Bank on the Go With Our Mobile Banking App

Whether you're at home or on the go, you still have easy and secure access to your money thanks to our mobile banking app. Anytime you want, you can check your balances, transfer funds, pay bills and deposit checks – right from your smartphone!

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!





Planning a Vacation? Let Us Know When You Go!

Summer is just getting started, which means it's time for road trips, beach trips, family trips – you name it!

As you're making your plans, we'd like to remind you that 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.

Please remember to also follow any health and safety guidelines as you're traveling. Whatever your plans, we hope you have a great summer!

When You Need Money, Turn to the Lender You Can Trust

If you've got plans, we can help! At B-M S FCU, we offer a variety of loan options to help you tackle your big plans, treat yourself to something nice, make a large purchase or for anything you can dream up. Choose the low-rate loan that's right for you and start turning your ideas into reality.

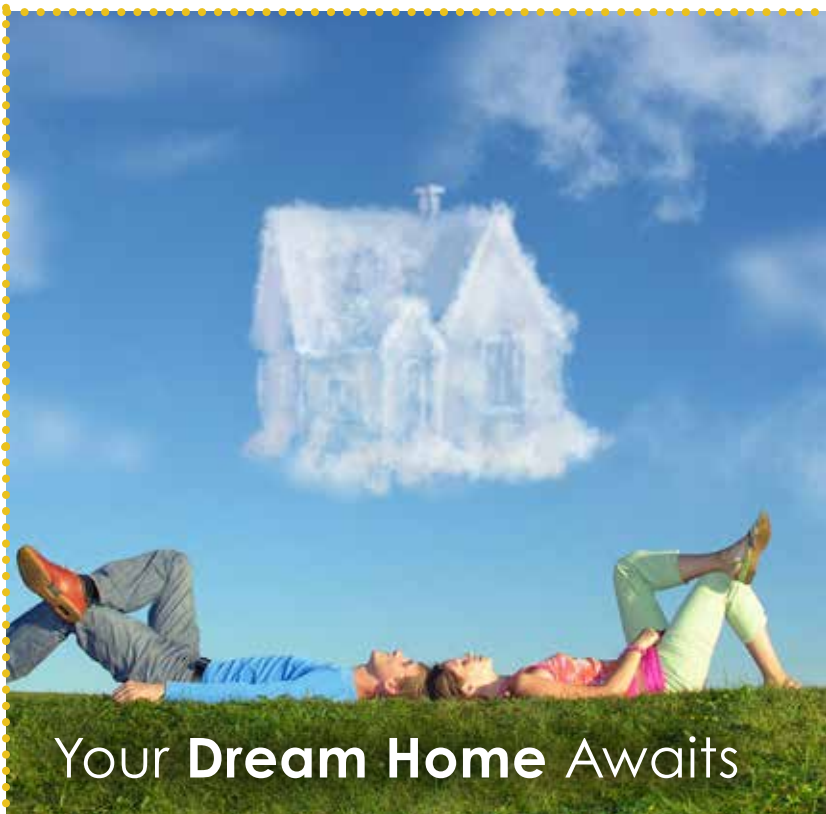
To apply, sign into your account on Net Access, click on Apply for a Loan and complete the online application. Upon approval, add your e-signature, click finish and you're all done!



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 Dream Home Awaits

If you've dreamt of homeownership, now is the time to make it a reality. We're here to make the mortgage process easier! For one of the most important financial decisions you'll ever make, we have dedicated professionals by your side the whole way, as well as a variety of low-rate mortgage programs.

When you're ready to buy your own home, B-M S FCU can help you get the loan you need. Call our mortgage department at (866) 443-4961, or visit our home page at www.bmsfcu.org and click on the Mortgage Web Center tab to apply today!

B-M S Federal Credit Union, One Squibb Drive, Building 111, New Brunswick, NJ 08903, NMLS #809443. Programs available only to qualified borrowers. Subject to specific lending guidelines. Programs subject to change without notice. Underwriting terms and conditions apply. Some restrictions apply. This is not an offer for extension of credit or a commitment to lend.

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: 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
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.-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