

the member connection

The Newsletter of B-M S Federal Credit Union



Rev Up Your Savings With Our Fall Auto Loan Sale



When you're shopping for a new or pre-owned vehicle or looking to refinance your current auto loan from another lender, trust B-M S FCU to give your savings a boost. Whether it's your dream car or an upgraded family vehicle, we can help you save big during our auto loan sale with a low rate of **1.99% APR* for up to 60 months!****

This special loan is available during the month of 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.



View Images of Your Cleared Checks Online

At B-M S Federal Credit Union, we believe your banking experience should be as easy and convenient as possible. That's why we provide you, our members, the ability to go back 10 months to view images of your cleared checks online through your Net Access account. Simply sign on to your share draft (checking) account, view your account history, then click on the check number to view or print the image.

If you have any questions or need help with your online accounts, please contact us for assistance.

Did You Know?

Stop payments can be done online through Net Access.



Join Us Online for Our 67th Annual Meeting

Our annual meeting will be held virtually on Thursday, October 28, 2021, at 4 p.m. All members are welcome and encouraged to attend as we review the past year and discuss our plans for the upcoming year with all of you.

Be on the lookout for upcoming eblasts or check our website, www.bmsfcu.org, for details, and please make sure we have your current email address on file.

Thank you for choosing B-M S FCU!

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Need a Branch? It's Closer Than You Think!

Thanks to the CO-OP® Shared Branch network, you're never far from a branch. Whether you're in town or out of town, you can still enjoy easy access to your B-M S FCU account and perform a wide range of transactions at any shared branch.



You have access to thousands of shared branches across the country. To find a shared branch:

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

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

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.



Inspire a Healthy Financial Life

Want to set your child up for financial success? A Youth Account at B-M S FCU is a great way for family members between the ages of 16 and 22 to practice managing their money and savings. They can get hands-on learning about financial responsibility while also enjoying the freedom and benefits of having their own full-service account!

A parent or legal guardian must be a joint owner of the account. You'll be able to monitor their account and transfer or deposit into it at any time, ensuring your child doesn't run out of money when they need it. Their funds are then easily accessible with their debit and/or ATM cards or at a shared branch!

- 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 also be used to pay for purchases anywhere Mastercard® is accepted, and the money comes right out of the checking account
- One free box of checks per year
- Earn interest on balances of \$200 or more in the checking account
- Online and mobile access allow for managing finances wherever, whenever



Please contact us for additional information.

Need a mortgage loan? Just 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!

Achieve Your Financial Goals With B-M S FCU

At B-M S Federal Credit Union, you're not only a member for life, but you also have a financial partner for life. We really get to know and understand you as a person, not just an account number.

We are dedicated to helping our members achieve their financial goals, whether they're short or long term, big or small. Even if you move or change jobs, you can always take advantage of our great rates, convenient access and personalized service. Plus, your family can join too!

Belonging to a credit union comes with many benefits. Your membership allows you to:

- Access your accounts online with your smartphone or PC
- Control your debit card usage
- Deposit checks remotely
- Receive email and text alerts
- Apply for low-rate loans online – including vehicle, signature and debt consolidation
- Send and receive payments to friends and family with just a few clicks
- Open a share draft (checking) account with no minimum balance requirement, one free order of checks per year, and dividends earned on balances of \$200 or more
- Schedule and pay your bills online
- Transfer money between accounts
- Save in a variety of ways – including holiday and vacation clubs, youth, custodial, money market and senior accounts
- Safely invest with share certificates
- Direct Deposit from anywhere
- Quickly and securely purchase foreign currency
- Access to your accounts at shared branches near where you live or work
- And much more!

Let us know how we can help you – or your family – today! Learn more at **www.bmsfcu.org** or contact a Member Service Representative.

ATTENTION: Holiday Club Accountholders

Your Holiday Club funds and dividends will be transferred to your B-M S FCU account during the first week of November and will automatically renew for the 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.



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.

Scholarship Applications Available Soon!

We are proud to award scholarships each year to outstanding high school seniors with a B-M S FCU account. Scholarship applications will be available beginning in November. Request an application for your graduating senior by emailing ceden@bmsfcu.org.



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.

Top Tips for Holiday Shopping This Year

Online shopping has been on the rise the past few years, especially during the holiday season – and we all know just how hectic stores can get. Are you prepared to tackle your holiday shopping this year? Here are some tips to help make it successful!

- **Place your orders early in the season.** With more people than ever before shopping online, you're likely to see massive delays.
- **Stay safe from scams.** With all this online activity, be wary of potential scams, watch out for fraudulent activity on your debit and credit cards and be sure to safeguard your personal information.
- **Shop local.** You'll likely find something truly unique – plus, you'll be helping a small business!
- **Use curbside or in-store pickup.** Mix the convenience of online shopping with the speed of in-store shopping! Plus, you'll save on shipping costs.
- **Give practical or homemade gifts.** It's hard not to appreciate a gift card or gifts with a personal touch.
- **Take a day off work to shop.** You can navigate store aisles while fewer people are around and avoid longer lines.

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