



B-M S FEDERAL CREDIT UNION
A Common Bond. An Uncommon Commitment To Our Members.

Quarter One 2026

the member connection

The Newsletter of B-M S Federal Credit Union



EXCITING NEWS — B-M S FCU BRANCH WINDOW HOURS ARE CHANGING!

B-M S Federal Credit Union is pleased to announce that we are extending our Branch Window hours to better serve you. Beginning **January 2, 2026**, our new hours will be **7:45 AM to 3:15 PM**, giving members even more access to the personalized service you count on.

This change reflects our ongoing commitment to convenience, flexibility, and meeting the evolving needs of our membership. Whether you're stopping by before work, taking care of business on your lunch break, or simply looking for more time in your day, we hope these extended hours make your experience with us even smoother.

COMING SOON: CARD CONTROLS & ALERTS UPGRADE

B-M S FCU is excited to introduce the NEW Card Service Experience, our new and improved way for members to manage their debit cards. The new Card Experience will replace the CardValet app, which will no longer be offered as a stand-alone solution. Instead, the Card Experience will be fully integrated into your online and mobile banking, giving you a smoother, all-in-one digital experience.

With Card Experience, you'll stay in control of when, where, and how your cards are used. Set location controls to allow transactions only where you are, customize spending limits, manage transaction types such as online, in-store, or ATM, and enable or disable merchant categories with ease.

This upgrade brings added security, convenience, and peace of mind — all from the same app you already use every day. **More details coming soon!**



Stay Informed!

We will post regular updates to our website to keep you informed.



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PROTECTING YOUR INVESTMENT: LOAN PROTECTION OPTIONS AT B-M S FEDERAL CREDIT UNION

Purchasing a vehicle or taking out a loan is a major financial commitment, and unexpected events—from sudden repairs to job loss or illness—can put stress on your budget. That's why we offer several optional protection plans designed to safeguard you, your family, and your finances.

Mechanical Repair Coverage (MRC)

Even well-maintained vehicles can experience unexpected breakdowns. Mechanical Repair Coverage helps protect you from costly repair bills long after your manufacturer's warranty expires.

What MRC Offers:

With MRC, members get peace of mind knowing they're covered for some of the most expensive and unpredictable vehicle repairs.

GAP – Guaranteed Asset Protection

Vehicles can depreciate faster than many borrowers expect. In the event of a total loss due to accident or theft, your auto insurance may only cover the current value of your vehicle—not the full amount you still owe on your loan.

GAP is especially valuable for newer vehicles, low-down-payment financing, or members rolling negative equity into a new loan.

Credit Life & Credit Disability Insurance

Life is unpredictable, but your loan payments don't have to be. Credit Life and Credit Disability Insurance are designed to protect your loan—and your family—when the unexpected occurs.

Credit Life Insurance

If the borrower passes away, Credit Life Insurance can help pay off the remaining loan balance, relieving your family of financial burden during a difficult time.

Credit Disability Insurance

If an illness or injury prevents you from working, this insurance may help make your loan payments until you are able to return to work.

Why Add Loan Protection Through B-M S FCU?

- Tailored for members with competitive pricing and flexible options
- Protection that stays with your loan—not tied to a specific vehicle dealership or lender
- Local service from a credit union that knows and cares about its members

Our goal is to help you feel secure, supported, and prepared for whatever comes your way.

Is Loan Protection Right for You?

Every member's situation is unique, and our team is here to help you choose the right coverage. Whether you want protection from unexpected repairs, financial gaps after a total loss, or the impact of life's unforeseen challenges, our loan protection plans can offer valuable security.



Scan the
QR Code

To stay
connected for
all the exciting
updates we
have in store!

To learn more or add protection to your existing loan, contact B-M S Federal Credit Union today.

just for you specials

WRAP UP THE HOLIDAYS WITHOUT WRAPPING UP DEBT! B-M S FCU'S HOLIDAY RELIEF LOAN

Enjoy the holiday season to the fullest with B-M S FCU's Holiday Relief Loan! Created to ease your festive expenses, this loan can help you cover holiday costs, consolidate debt, or treat your loved ones to something special. Every year, we're proud to offer the financial support you need for a stress-free and joyful holiday. Don't let money worries get in the way of your celebrations — apply for our Holiday Relief Loan and make this season truly bright!

 **Apply for up to \$15,000**

 **For 48 months**

 **Low rate of 7.99% APR***

To apply, visit our website at www.bmsfcu.org, click on Personal Loan in the dropdown menu on our home page and complete the online application.



APPLY TODAY!

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.

Coming Soon! Tax Time Relief Starts Here.



Introducing the new B-M S FCU Tax Loan — a convenient, low-rate option designed to help our members handle tax-time expenses without added stress. Whether you're catching up, planning ahead, or facing an unexpected tax bill, this loan gives you affordable payments, flexible terms, and peace of mind. At B-M S FCU, we're here to support your financial well-being — especially when it matters most.

Look out for more information on our website this Spring!

Coming in March 2026, B-M S FCU hopes to help it's members continue to strive towards financial success!

SHARED BRANCHES WHEREVER YOU NEED

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

Thanks to the CO-OP® Shared Branching network, you can access your accounts whether you're traveling, moving, and even after hours, not just at a B-M S FCU branch. Finding a shared branch near you is easy:

- Visit www.bmsfcu.org/shared-branch-atms
- Ask a Member Service Representative
- Call (888) 748-3266

Credit Union Policy

Loan Policy

Effective January 2026

SIGNATURE LOAN CLASSIFICATION:

LOANS are at INTEREST RATES as LOW as 9.00%

Each of these loans is available for 24, 36 or 48 months with over six months of employment. Maximum loan amount is \$25,000.00.

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	5.00%
36 months	5.50%
48 months	6.00%
60 months	6.50%
72 months (over \$20,000.00)	7.00%

Used Cars: 100% of book value (retail)

Rates as low as

24 months 2013 thru 2015	5.00%
36 months 2016 thru 2020	5.50%
48 months 2021 thru 2024	6.00%
60 months 2025 thru present	6.50%

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.
*APR = ANNUAL PERCENTAGE RATE SUBJECT TO CHANGE AT ANY TIME. ANNUAL PERCENTAGE RATE IS BASED ON CERTAIN CREDIT WORTHINESS CRITERIA. CURRENT B-M S FEDERAL CREDIT UNION AUTO LOANS ARE NOT ELIGIBLE FOR REFINANCE

our team

Board of Directors

Chairman	Lisa Dolan
Vice Chairman	Dalton Jordan
Treasurer	Donna Susan
Secretary	Connie Ramos
Director	Wendy Young

Supervisory Committee

Chairman	Barbara Ferris
Member	Lisa Baureko
Member	Jay Pelleriti

Loan Officers

VP of Lending and Member Services	Olga Vigo
Chief Operating Officer	Ivette Rosado

Office Personnel

President/CEO	Dawn Brockup
Chief Operating Officer	Ivette Rosado
VP of Lending and Operations	Olga Vigo
Service Director	Lissette Imhoff
Branch Manager NB	Nuji Islam
BSA Officer / Compliance Officer	Hina Ali
Accountant	Michele Kelly
Loan Processor	Cheri McMillian
Member Service Rep.	Casey Phillips
Member Service Rep.	Ahmir McRae
Member Service Rep.	Daniel McGarry
	Daniel Piri

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 7:45 a.m.-3:15 p.m.
(732) 227-6700
Toll-free (888) 423-7265

Lawrenceville, NJ

3551 Lawrenceville Rd.
Room A.119
Princeton, NJ 08543-4715
M-F 7:45 a.m.-3:15 p.m.
(609) 252-4038/7738

Princeton Pike, NJ

3401 Princeton Pike
Room B.1022
Lawrence, NJ 08648-1205
M-F 7:45 a.m.-3:15 p.m.
(609) 302-7644

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 click on Loans on our home page to apply 24/7.

NMLS #809443

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

