



the member connection

The Newsletter of B-M S Federal Credit Union

IN MEMORY OF JODI HILES-SKOPAS

In loving memory of our dear colleague and friend, Jodi, who graced our lives with her infectious energy and unwavering dedication until her passing on October 30, 2023. Her vibrant spirit, profound knowledge, and eagerness to assist were constants in our workplace. She effortlessly embodied the essence of exceptional customer service, always putting others first. Her guidance was invaluable, and her absence has left an irreplaceable void in our hearts. While we mourn her loss, we find solace in cherishing the memories and legacy she leaves behind. She will be deeply missed.

69TH ANNUAL MEETING

Huge “Thank You!” to everyone who attended our 69th annual meeting, which was held virtually and in person on Thursday, October 26th, 2023. We were happy to share our year in review and plans for the upcoming year with you. We were even more excited to be able to host you in person again! Our Board of Directors and President/CEO proudly reported that B-M S Federal Credit Union remains secure and well capitalized. Our members are the most significant part of our strong foundation, and we want all of you to know how much we appreciate your continued loyalty. We are very proud of our B-M S FCU team, which has been diligently working to serve the financial needs of you and your family. We will continue to be committed to providing the best financial products and services without excessive fees, along with outstanding member service.



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SET UP B-M S FCU MOBILE APP TODAY!

Mobile banking is easy to use with the new BMS FCU app available for both iPhone and Android users.

Setup Apple Pay



Features include: View account balances & transaction history, Transfer money between accounts, Pay bills, Send & Receive money using Zelle, Deposit checks, Receive account alerts, Find ATM & Branch information, Credit Score check, Mobile Wallets, Apple Pay
Google Pay, Very Secure — Mobiliti uses the same multilayer security as your desktop computer.

Enroll Now! You can download the credit union app from either the Apple or Google Store.

For assistance, please call 833-999-1094.

Setup Google Pay



MOBILE DEPOSIT CHECK LIST



Whenever you are depositing a check via our Mobile Deposit Capture, please make sure you have done the following PRIOR to capturing a picture of the check.

1. Please sign the back of your check.
2. Please write out your account number underneath your signature.
3. “For mobile deposit only” written out in that exact wording.

Please do not destroy your check until the deposit has been confirmed. If you don't know your account number - you can find it in your mobile app or contact us for assistance.

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.



SCHOLARSHIP APPLICATIONS AVAILABLE!



ARE YOU ELIGIBLE FOR OUR \$500 SCHOLARSHIP?

The applicant must be a member in good standing of B-M S Federal Credit Union and must be enrolled as a high school senior at the time of application. Scholarship funds must be used: (1) for tuition or textbooks; (2) only at an accredited educational institution; (3) by January 31, 2025. Eligible members must complete the scholarship application; no photocopied application will be accepted. A student may submit only one application.



Application deadline is **February 28th, 2024**. Request an application for your graduating senior by emailing npatel@bmsfcu.org.

RIBBONS AND BOWS - NEED HOLIDAY LOANS!

B-M S FCU's Holiday Relief Loan is back this winter to help you through the holidays! Each year we help your budget get a boost to help you cover expenses, consolidate debt, or reward yourself and those you love with that extra special gift this season!

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

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

Non-members contact us to apply!

*APR=Annual Percentage Rate.



Credit Union Policy

Loan Policy

Effective January 2024

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	4.00%
36 months	4.50%
48 months	5.00%
60 months	5.50%
72 months (over \$20,000.00)	6.50%

Used Cars: 100% of book value (retail)

Rates as low as

24 months 2012 thru 2014	4.00%
36 months 2015 thru 2019	4.50%
48 months 2020 thru 2023	5.00%
60 months 2024 thru present	5.50%

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 OF 0.25% DIRECT DEPOSIT DISCOUNT 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

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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

VP of Lending and Member Services	Olga Vigo
VP of Operations	Ivette Rosado

Supervisory Committee

Chairman	Consuelo Ramos
Member	Barbara Ferris
Member	Barbara McManimon

Office Personnel

President/CEO	Jennifer Bruett
VP of Operations	Ivette Rosado
VP of Lending and Member Service	Olga Vigo
Service Director	Lisette Imhoff
Operations Manager	Judy Herrera
Branch Manager NB	Stephanie Azcona
Marketing / Member Service Rep	Nayan Patel
Member Service Rep.	Hina Ali
Member Service Rep.	Danielle Jegou

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 a.m.- 3 p.m. (609) 252-4038/7738
Princeton Pike, NJ 3401 Princeton Pike Room B.1022 Lawrence, NJ 08648-1205 M-W-F 8 a.m.-3 p.m. (609) 302-7644	Nassau Park, NJ 100 Nassau Park Blvd. Room 1P83 Princeton, NJ 08540-5997 Tues & Thurs. 8 a.m.-3 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 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.

