Quarter Two 2026

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

the member connection

The Newsletter of B-M S Federal Credit Union

Message Pay - NOW Available

We are excited to introduce Message Pay, a fast and convenient way to make your loan payment by text message.

With Message Pay you can:

- Make a payment in seconds
- Pay securely from your phone
- Avoid logging into online banking

We can send a link to your phone to complete your payment anytime, anywhere.

Get Ahead of Your Taxes.

Tax season doesn't have to bring stress, delays, or financial strain. With B-M S FCU's Tax Relief Loan, you can take control of your expenses. Whether you need funds to cover your tax bill, consolidate seasonal expenses, or simply create peace of mind, we're here to help you move forward with confidence.

- **Apply for up to $10,000***
- **48-month term***
- **8.50% APR***

APPLY TODAY!

Upon approval, add your e-signature, click finish and you're all done!

**All loan applications are subject to a credit bureau report before approval. Loans must be paid down 30% before refinancing. A $100 hold will be placed on your main share account for the duration of any loan with B-MS Federal Credit Union. Loan policy and rates are subject to change without prior notice.*

in this issue

Spring Forward Into A New Home

B-M S Federal Credit Union and Member First Mortgage, LLC (MFM) have teamed up to provide affordable mortgage solutions and excellent service to our members.

Our entire purpose is to serve you, and help you realize your financial dreams. Discover how our tailored-to-you loan products, competitive rates, and minimal closing costs can be the solution you seek.

Fit To Your Needs

Our team will work with you throughout the process to make sure you get a mortgage loan that fits your unique needs.

Competitive Rates and Fees

You work hard for your money, so we work hard to keep our rates and fees competitive so you can save more!

Superior Service

We are dedicated to providing a superior mortgage experience with speed, efficiency, security and reliability.

Chris Papagni
Mortgage Consultant
chris.papagni@memberfirstmortgage.com
Phone (973) 937.4934 | NMLS ID# 282725

Scan the code to learn more and apply!

**This is not a commitment to lend. All lending products are subject to credit and property approval. Refinancing an existing mortgage loan may cause the total finance charges to be higher over the life of the loan. Additional restrictions may apply. Member First Mortgage, LLC (MFM) is a partner of B-M S Federal Credit Union. Chris Papagni, NMLS #282725, is authorized to act as agent of B-M S Federal Credit Union (1 Squibb Drive New Brunswick, NJ 08903 | (732) 227.6707 | NMLS ID: 809443) and is authorized to represent MFM, a licensed Mortgage Lender/Servicer (Corporate Office: 616 44th Street SE, Grand Rapids, MI 49548 | (866) 898.1818| NMLS ID: 149532). For licensing information, please visit www.nmlsconsumeraccess.org. Equal Housing Opportunity.*

EQUAL HOUSING OPPORTUNITY

MemberFirst MORTGAGE

Grow your money with confidence — new CD rates that deliver.

B-M S FCU's CD rates are better than ever, offering some of the most attractive yields available. As of the most recent update on March 1, 2026, members can earn rates such as 3.44% APY on a 6 month term, 3.65% APY on a 1 year term, and up to 3.75% APY on a 5 year term, depending on the selected term. These competitive rates surpass many traditional savings options and provide members with a high value opportunity to grow funds without market volatility.

Opening a CD is simple: members need only a $1,000 minimum balance to begin. After opening, your rate remains locked for the entire term, ensuring predictable returns. Early withdrawals may incur penalties, reinforcing the CD's role as a long term savings tool. Open your account online today!

just for you specials

Summer is calling—and so are your goals.
B-M S FCU's Liberty Loan

From spontaneous getaways to long-awaited home upgrades, this season is all about making things happen. And with B-M S Federal Credit Union's limited-time Liberty Loan, you can turn your summer plans into reality.

But don't wait—just like summer, this offer goes by fast. Apply by June 30 and take advantage of the Liberty Loan while it lasts!

- **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.

Only Available in June!

Apply online beginning June 1st! Only available for the month of June.

*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.

Bloom Into Better Rates and a Better Car.
B-M S FCU's Spring Auto Loan

B-M S Federal Credit Union's Spring Auto Loan Special is the perfect way to welcome the season with a fresh new ride. **Available only during the month of April**, this limited-time offer gives members an opportunity to take advantage of competitive auto loan features designed to make purchasing or refinancing a vehicle easier and more affordable. B-M S FCU offers simple, member-friendly auto financing with competitive rates, flexible terms, and convenient options such as payroll deduction and personalized service to support you throughout the process.

- **Available April Only**
- **For 72 months**
- **Low rate of 4.50% APR*!** .

To apply, visit our website at www.bmsfcu.org, click on Auto 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.

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.

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	Cheri McMillian
BSA Officer / Compliance Officer	Hina Ali
Accountant	Michele Kelly
Member Service Rep.	Casey Phillips
Member Service Rep.	Daniel McGarry
Member Service Rep.	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.