



the member connection

The Newsletter of B-M S Federal Credit Union



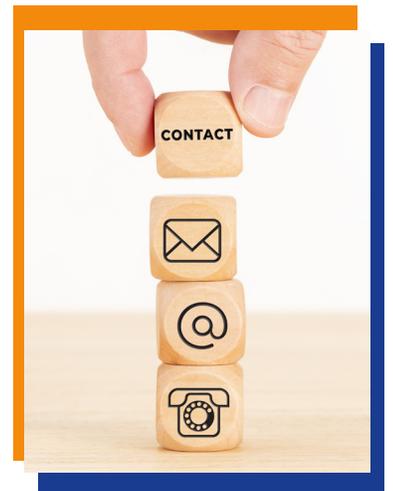
BECOME A MEMBER TODAY!

We are always happy to welcome new members into our credit union family! We consistently offer the best, most convenient products and services with personalized member service and no excessive fees. If you're not a member, please contact us to learn all the ways we can make your life easier. If you're already a member and know someone who isn't, please encourage them to contact us. There are many companies that work within Bristol-Myers Squibb whose employees are eligible to join, and if

there is a company that is not currently on our list, they can become authorized through a simple process – just ask us how.

KEEP US UPDATED, SO YOU CAN BE UPDATED.

If you move or change your phone number or email address, be sure to let B-M S FCU know! We need your up-to-date information to keep your accounts secure and to notify you of any suspicious account activity. Please note: If you've filed a Change of Address form with the U.S. Postal Service or have a forwarding order in place, it will not apply to mail sent to you by B-M S FCU. For security purposes, this mail is returned to us pending you notifying us directly of your change of address. Also, remember that it is extremely important to have an updated beneficiary on your account. Naming a beneficiary ensures your assets are handled according to your wishes. If you need to update your information, be sure to do so as soon as possible. If you have questions about updating your information, please contact us or visit the branch nearest to you.



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good to know

B-M S FCU Has What You And Your Family Needs!

When you choose B-M S Federal Credit Union for all your financial needs, you can enjoy easy access to your accounts anytime, anywhere. We are proud to offer convenient services that make your life easier. Use our Mobile Banking or Online Banking to manage your account from your smartphone or computer. Download our app to check balances, transfer funds, pay bills and more when you are on the go. Remote Deposit allows you to deposit checks using the mobile banking app and your smartphone's camera. Just endorse the check, put your account number on the back and remember to add "For Mobile Deposit Only." Then, take a picture of the front and back of your check and follow the instructions to complete your transaction. Stay up to date on the activity in your account with our Email and Text Alerts. Sign up to get notified of low balances, loan payment due dates and more. With Zelle, you're able to send or receive money with just an email address or cellphone number. And, you can also set up recurring payments! CardValet® allows you to use your smartphone to control how, when and where your debit card is used. Use the app to turn your card "on" and "off" when you aren't using it or if it is lost or stolen. Applying for a loan is easier and more convenient than ever. Visit www.bmsfcu.org, sign into our online banking app and start a loan application or open an account. Upon approval, add your e-signature, click finish and you're all done!



In addition, we also offer:

- Online Banking • Bill Payer • Share draft (checking) account – No minimum balance requirement; one box of checks per year at no charge to full service members • Share (savings) accounts (regular, holiday, vacation club, youth, custodial, money market) • Share certificates • Direct Deposit from anywhere • Debit and ATM cards • Mortgages • Vehicle loans • Signature loans (including debt consolidation loans) • Shared Branching – Access to your accounts at shared branches near where you live or work • And more!

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

just for you specials

LIBERTY LOANS ARE COMING!

Our Liberty Loan will be back! Don't hold back this summer plan that get away you've been dreaming of. Take the ultimate summer vacation, plan the perfect wedding, consolidate debt, and more! Check something off your bucket list this summer with this special loan offer, available only for the month of June.

1. Apply for up to \$15,000
2. For 48 months
3. With a low rate of 7.99% APR*!

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

*APR=Annual Percentage Rate.



APPLY TODAY!

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

See All of
Our Important
Updates!



LEAF YOUR OLD CAR BEHIND THIS SPRING!

Throughout the month of April, we are offering our special Spring Auto Loan. This limited time deal applies to both new and pre-owned vehicles and can also be used to refinance a current auto loan from another lender. Enjoy big savings with this auto loan from B-M S FCU!

1. With a low rate of 4.99% APR*
2. Terms up to 72 months.**

To apply, visit our website at www.bmsfcu.org, click on Auto Loan in the Loans 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.

**Length of loan for pre-owned vehicles is determined by the year of the vehicle.

Credit Union Policy

Loan Policy

Effective March 2024

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 \$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	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 2012 thru 2014	5.00%
36 months 2015 thru 2019	5.50%
48 months 2020 thru 2023	6.00%
60 months 2024 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

Chairman	Kathleen McElarney
Vice Chairman	Dalton Jordan
Treasurer	Donna Susan
Secretary	Lisa Dolan
Director	Barry Pursel
VP of Lending and Member Services	Loan Officers Olga Vigo
VP of Operations	Ivette Rosado
Chairman	Supervisory Committee Consuelo Ramos
Member	Barbara Ferris
Member	Barbara McManimon
President/CEO	Office Personnel 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
Branch Manager	Hina Ali
Member Service Rep.	Margaret Pietryka

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
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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

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.

