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

Quarter Three 2026

the member connection

The Newsletter of B-M S Federal Credit Union

New Summer Hours Are Here!

Effective **Monday, June 1, 2026**, B-M S FCU will be operating under our summer schedule:

- **Monday to Thursday: 7:45 AM – 3:45 PM**
- **Friday: 7:45 AM – 1:15 PM**

Enjoy the longer days—we're giving our team a little extra sunshine too!

Our regular hours will resume after Labor Day, Tuesday, September 8th. Thank you for being a valued member of B-M S FCU. Wishing you a safe and sunny summer!

Stay Informed!

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

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**

in this issue

Back-to-School Savings Starts with B-MS FCU

The back-to-school season can bring added expenses for all families. From school supplies and clothing to electronics and extracurricular activities, the costs can add up quickly. B-M S FCU is committed to helping members stay financially prepared and save money throughout the school year.

One of the best ways to manage back-to-school spending is by planning ahead and building a savings cushion. B-M S FCU's savings accounts provide a safe and convenient place to set aside funds throughout the year, making it easier to handle seasonal expenses without disrupting your monthly budget.

For members who need a little extra flexibility, B-M S FCU's Fast Cash Loan can help cover unexpected expenses quickly and affordably. Whether you need funds for a new laptop, school uniforms, sports equipment, or other educational necessities, a Fast Cash Loan can provide fast access to the money you need without turning to high-interest alternatives.

When it comes to finding the best back-to-school deals, timing and preparation are key. Popular retailers such as Target, Walmart, Staples, and Office Depot often offer significant discounts on school supplies throughout July and August. Shopping tax-free weekends, taking advantage of online coupons, and signing up for store rewards programs can lead to even greater savings.

Here are a few smart shopping tips to stretch your budget:

- Make a list before you shop and stick to it.
- Compare prices online before making large purchases.
- Buy generic or store-brand supplies when possible.
- Watch for bundle deals on notebooks, pens, and backpacks.
- Check community swap groups and local sales for gently used items.
- Shop early for the best selection and lowest prices.

At B-M S FCU, we're here to help members make smart financial decisions every season. Whether you're building your savings, managing expenses, or taking advantage of a Fast Cash Loan, B-M S FCU has the products and services to help your family start the school year with confidence.

Finance the Fun—From Roads to Rivers, We've Got You Covered.

Summer is calling — and your next adventure is closer than you think! Whether you're cruising the water in a new boat, hitting the trails on an ATV, exploring the open road in an RV, or riding off on a new motorcycle, B-M S FCU can help make it happen. From boats and motor homes to trailers and powersports vehicles, B-M S FCU offers affordable financing options designed to get you outdoors and making memories all season long. Don't let summer pass you by—start your adventure today!

- **Apply for up to $200,000**
- **For 180 months**
- **Low rate of 8.00% APR*!**

APR = Annual Percentage Rate. Loan approval and terms subject to credit qualifications and B-MS FCU lending guidelines.

APPLY TODAY!

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

To apply, visit our website at www.bmsfcu.org, log into your online banking and begin an application, scan below or contact us today!

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.

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Credit Union Policy

Loan Policy

Effective June 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	Kathy Phillips

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.	Betsy Matos

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.

EQUAL HOUSING LENDER
NCUA