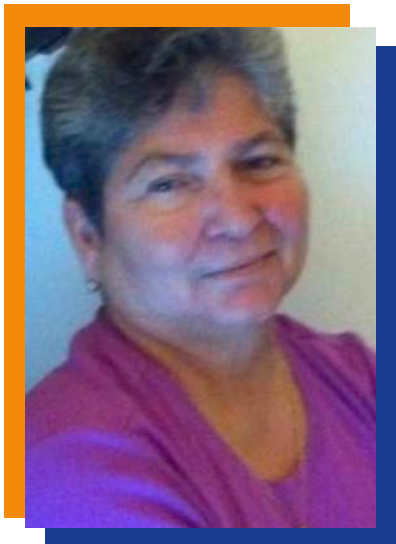




the member connection

The Newsletter of B-M S Federal Credit Union



Remembering Nancy Rivera

We are saddened to announce that Nancy Rivera passed away peacefully at home surrounded by her loving family on March 17, 2023.

Nancy was a vital member of our credit union team. She was a Member Service Rep/ Loan Officer before retiring from B-M S Federal Credit Union. Nancy was a loving and caring mother, grandmother, great-grandmother and friend. As a co-worker, she was very resourceful and was always happy to lend a helping hand.

Nancy was an amazing woman, and we miss her very much! We are all blessed to have known her.

Setup Apple Pay



No Wallet? No Worries. Banking On The Go!

Don't want to carry your wallet? Great news, all you need is your phone! Members can now use their debit cards anywhere they go with Apple Pay® and Google Pay™! Download these services today and get started by uploading your debit card and use it wherever mobile paying services are accepted.

Setup Google Pay



in this issue

Remembering Nancy - 1
Bank on the Go - 1

Scholarship Winners- 2
Mobile Banking Made Easy - 2

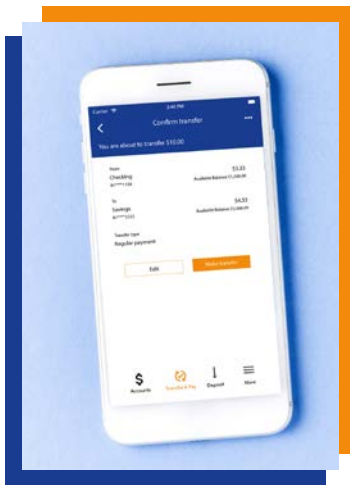
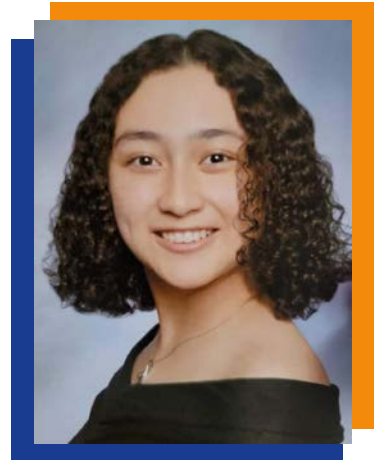
Dream It and We Could Fund It- 3
Fall Auto Loan - 3
Loan Policy / Contact Information - 4

B-M S FCU IS PROUD TO ANNOUNCE OUR 2023 SCHOLARSHIP WINNER!

Each year, graduating high school seniors are chosen to receive this award for their academic achievements and community involvement. This year we're happy to present this scholarship to one remarkable student.

Kathryn Javier graduated from Hillsborough High School this past May. Kathryn is graduating with the National AP Scholar Award given by the College Board, NJ Seal of Biliteracy given by New Jersey Department of Education. Kathryn has been a part of the Hillsborough High School Chinese Honors Society Treasurer (elected), Designer for HMS EnvironMentors Club (appointed), and Designer for HMS ShakesPeer Society (appointed). Kathryn will be attending The College of New Jersey with the hopes of graduating with a degree in Virtual Effects.

We at B-M S FCU are proud to play a role in helping these students achieve their goals and wish them the best of luck in their future endeavors!



DOWNLOAD OUR MOBILE APP - FOR THE MOST CONVENIENT BANKING EXPERIENCE EVER!

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

- ☐ 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 —Mobility 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 \(888\) 423-7265](tel:8884237265).

just for you specials

DREAM IT AND WE COULD FUND IT.

If you've got dreams, we can help! At B-M S FCU, we offer a variety of loan options from vehicle loans, personal loans, to even home loans - to help you tackle your big plans, treat yourself to something nice, make a large purchase or for anything you can dream up. Choose the low-rate loan that's right for you and start turning your dreams into reality.

To apply, give us a call, stop by our branch or sign into your online banking account, click on Apply for a Loan and complete the online application. Upon approval, add your e-signature, click finish and you're all done!

We look forward to helping you make your dreams come true. Contact us today to learn more!



GET READY FOR OUR FALL AUTO LOAN!



Throughout the month of September, we are offering our special Fall Auto Loan deal. This limited time sale applies to both new and pre-owned vehicles and can also be used to refinance a current auto loan from another lender. Follow the falling leaves with your new vehicle.

1. Enjoy a low rate!

Contact us to learn more.

2. Terms up to 60 months.*

Don't wait and learn about our low rates!

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

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



See All of
Our Important
Updates!

Credit Union Policy

Loan Policy

Effective January 2023

our team

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	3.00%
36 months	3.50%
48 months	4.00%
60 months	4.50%
72 months (over \$20,000.00)	5.50%

Used Cars: 100% of book value (retail)

	Rates as low as
24 months 2011 thru 2013	3.00%
36 months 2014 thru 2018	3.50%
48 months 2019 thru 2022	4.00%
60 months 2023 thru present	4.50%

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

#6171-0007-I

Board of Directors

Chairman	Kathleen McElarney
Vice Chairman	Dalton Jordan
Treasurer	Donna Susan
Secretary	Lisa Dolan
Director	Barry Pursel

Loan Officers

Loan Officer	Olga Vigo
Loan Officer	Ivette Rosado

Supervisory Committee

Chairman	Consuelo Ramos
Member	Barbara Ferris
Member	Barbara McManimon

Office Personnel

President/CEO	Jennifer Bruett
Operations Manager	Judy Herrera
Service Director	Aladdin Vega
Marketing / Member Service Rep	Nayan Patel
Fraud & Collections Mgr.	Ivette Rosado
Financial Services/MSR Mgr.	Jodi Hiles-Skopas
Loan Mgr./Member Service Support	Olga Vigo
Branch Manager NB	Stephanie Azcona
Member Service Rep.	Hina Ali
Member Service Rep.	Danielle Jegou

where you can find us

Office Hours and Locations

<p>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</p>	<p>Lawrenceville, NJ 3551 Lawrenceville Rd. Room A.119 Princeton, NJ 08543-4715 M-F 8 a.m.- 3 p.m. (609) 252-4038/7738</p>
<p>Princeton Pike, NJ 3401 Princeton Pike Room B.1022 Lawrence, NJ 08648-1205 M-F 8 a.m.-3 p.m. (609) 302-7644</p>	<p>Nassau Park, NJ 100 Nassau Park Blvd. Room 1P83 Princeton, NJ 08540-5997 M-T-Thurs. 8 a.m.-3 p.m. (609) 419-5139</p>

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.

