



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

Quarter Four 2025

the member connection

The Newsletter of B-M S Federal Credit Union



JOIN THE JOURNEY - MEMBERSHIP DRIVES

B-M S Federal Credit Union's membership drives are more than just informational events — they're a chance to connect, engage, and have a little fun along the way! We've truly enjoyed meeting so many of you at our recent drives, and it's been exciting to welcome new members into the B-M S FCU community while reconnecting with longtime members who continue to show their support.

More About Our Membership Drives!

We'll be set up near the cafeteria from 11:00 AM to 2:00 PM, ready to connect with employees, share what makes B-M S FCU special, and welcome new members to

our credit union family.

New Brunswick (NB): Tuesday, August 12th & Wednesday, November 5th
Lawrenceville (LV): Thursday, September 11th & Thursday, November 13th
Princeton Pike (PPK): Thursday, July 17th & Thursday, October 16th

As a not-for-profit financial cooperative, B-M S FCU exists to serve our members—not shareholders. That means better rates, lower fees, and personalized service designed around your financial goals. Whether you're looking for smarter banking options, a better way to save, or low-rate loan solutions, we're here to help.

Open an account on-site and we'll deposit the \$5 for you! Plus, all new members who join during the event will be entered into a raffle to win a gift card.

Our friendly team will be available to answer questions, open accounts on the spot, and share helpful tips to make the most of your membership. Check out our exclusive merch and learn how B-M S FCU can support your financial future.



in this issue

Membership Drive - 1

Scholarship Program - 2
Annual Meeting - 2

Fall Auto Loan - 3
Holiday Relief Loan - 3
Loan Policy / Contact Information - 4

FUEL YOUR FUTURE - SCHOLARSHIP PROGRAM

APPLY TODAY TO WIN \$500!

Are you Eligible?

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, 2027. Eligible members must complete the scholarship application; no photocopied application will be accepted. A student may submit only one application. Please email hali@bmsfcu.org to receive an application form.



How To Apply:

The application must be signed by a management-level official of B-M S Federal Union, once submitted, to verify eligibility. The signed application must be submitted with:

- ✓ An official high school transcript.

Note: *The transcript must contain a straight, not weighted, cumulative numeric grade point as of the end of the eleventh grade. If this is not the system your school uses, ask your guidance department to provide the grade in this format on your transcript.*

- ✓ An SAT/ACT transcript provided through your high school guidance office.

Note: *If the student does not require the SAT/ACT to attend their school of choice, please provide a letter to us explaining why these exams are not required.*

- ✓ A written reference from one of the applicant's teachers.

Return the application, transcript and reference to B-M S Federal Credit Union by the application deadline of February 28th, 2026. If any portion is incomplete or not included, your application will not be considered.

The Selection Process:

Judging will be based on essay submissions, academic performance, extracurriculars, community activities, references, and personal goals.

Judging will conclude May 2nd 2026. Members will be notified of scholarship winner by May 9th, 2026.

OUR HYBRID 71ST ANNUAL MEETING IS APPROACHING!

Join us for our Hybrid Annual Meeting on Thursday, October 23, 2025, at 4:00 p.m. If you plan to attend in person, please come to the New Brunswick Branch, Building 111, 2nd Floor, Room 208. We encourage all members to participate as we review the past year and share what's ahead. Stay tuned for email updates and visit www.bmsfcu.org for the latest information. To ensure you receive important updates, please make sure we have your current email address. Thank you for being a valued member of B-M S FCU!



Scan the
QR Code

To stay
connected for
all the exciting
updates we
have in store!

just for you specials

Leaves Are Falling, Rates Are Dropping — Apply for Your Auto Loan Today!



This October, take advantage of our limited-time Fall Auto Loan, available for new and pre-owned vehicles, or to refinance your existing auto loan from another lender. Whether you're upgrading your ride or looking to save on your current loan, now's the perfect time to make your move!

🚗 Enjoy a low rate of 4.50% APR*

🚗 Terms up to 72 months.**

Go further this season with a smarter way to finance your vehicle. Don't miss out—these savings won't last forever!

Apply today and hit the road with confidence! 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!



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.

WRAP UP THE HOLIDAYS WITHOUT WRAPPING UP DEBT! B-M S FCU's HOLIDAY RELIEF LOAN

Enjoy the holiday season to the fullest with B-M S FCU's Holiday Relief Loan! Created to ease your festive expenses, this loan can help you cover holiday costs, consolidate debt, or treat your loved ones to something special. Every year, we're proud to offer the financial support you need for a stress-free and joyful holiday. Don't let money worries get in the way of your celebrations — apply for our Holiday Relief Loan and make this season truly bright!

🎁 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.



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 2025

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.

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

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	Nuji Islam
BSA Officer / Compliance Officer	Hina Ali
Accountant	Michele Kelly
Loan Processor	Cheri McMillian
Member Service Rep.	Casey Phillips
Member Service Rep.	Ahmir McRae
Member Service Rep.	Daniel McGarry
	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 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-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.

