



the member connection

The Newsletter of B-M S Federal Credit Union

SHOP SAFE THIS HOLIDAY SEASON WITH THESE TIPS!



There is no better time to shop online than the holidays, when the hoards of shoppers can sap your energy and holiday spirit. But the Grinch may be stealing more than the presents from Whoville; he might be stealing your personal information if you don't take precautions for safe online holiday shopping.

1. Ho-ho-hold on before you click on a link delivered to you in an email. Can't wait to buy that Chia Pet for 80 percent off? Beware clicking on links you receive from unfamiliar websites. It could be a "phishing" scheme, where shoppers who click through are led to a false site developed to steal their data. If the deal is too good to pass up, enter the website name by hand into your browser.
2. Santa's watching! And so are thieves unless you lock your device. Webroot found that a surprising 53 percent of respondents leave their devices unlocked, which can expose their personal information to prying eyes. Most devices request that you lock it with a password or code; take advantage of this feature to keep your information secure.
3. 'Appy holidays: For safe online shopping, make sure your apps are downloaded from a trusted source, such as the Android Market, Apple App Store or the Amazon App Store. When you download the app, it will ask for various "permissions." Be sure to read through them and note whether they make sense... for example, does a shopping app need access to your contact list? Another way to check on the safety of apps is to read through the feedback in the comments section of the market and choose apps with a high rating.

Read the full article at www.webroot.com

in this issue

Online Holiday Shopping Tips - 1

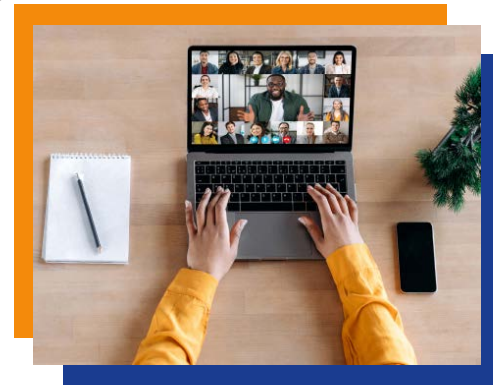
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JOIN US FOR OUR HYBRID 69TH ANNUAL MEETING

Our annual meeting will be Hybrid on **Thursday, October 26, 2023, at 4 p.m.** For those that wish to attend in person, we will be holding the annual meeting in the New Brunswick Branch, Building 111, 2nd floor, Room 208. All members are welcome and encouraged to attend as we review the past year and discuss our plans for the upcoming year with all of you.

Be on the lookout for upcoming eblasts or check our website, www.bmsfcu.org, for details, and please make sure we have your current email address on file.



Thank you for choosing B-M S FCU!

SCHOLARSHIP APPLICATIONS AVAILABLE!



Graduating from High School next year? B-M S FCU awards scholarships to outstanding high school seniors with a B-M S FCU account each year! 2024 Graduating seniors have until January 2025 to utilize funds won!

Scholarship applications will be available beginning in November.

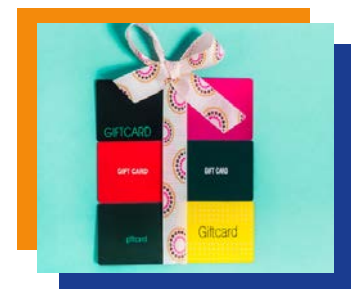
Request an application for your graduating senior by emailing npatel@bmsfcu.org.

B-M S FCU HAS THE PERFECT GIFT FOR OUR MEMBERS

Get your best deal yet on VISA Gift Cards! B-M S FCU Members receive a lower fee when purchasing Gift Cards at B-M S FCU. Our Gift Cards allow you to load \$10-\$1000 onto the card.

Want to learn how to stuff our Gift Cards into every stocking?

Contact us today to learn more!





RIBBONS AND BOWS NEED HOLIDAY LOANS!

B-M S FCU's Holiday Relief Loan is back this winter to help you through the holidays! Each year we help your budget get a boost to help you cover expenses, consolidate debt, or reward yourself and those you love with that extra special gift this season!

- Apply for up to \$15,000
- At a low rate of 7.99% APR*
- For a maximum of 48 months

APPLY TODAY!



This special loan is available during December, January and February. To apply, sign into your account on Online Banking, click on "Apply for a Loan" and complete the online application. Upon approval, add your e-signature, click finish and you're all done!

*APR=Annual Percentage Rate.



DON'T WAIT FOR THE NEW YEAR - MEET YOUR FINANCIAL GOALS TODAY!

We are dedicated to helping our members achieve their financial goals, whether they're short or long term, big or small. Even if you move or change jobs, you can always take advantage of our great rates, convenient access and personalized service. Plus, your family can join too!

- Access your accounts 24/7 with our Online and Mobile banking options.
- Apply for low-rate loans online - including vehicle, signature and debt consolidation.
- Open a share (saving) and share draft (checking) account with no minimum balance requirement, free debit card, one free order of checks per year, and dividends earned on balances of \$200 or more.
- Save in a variety of ways – including holiday and vacation clubs, youth, custodial, money market and senior accounts.
- Safely invest with share certificates.

**Let us know how we can help you – or your family – today!
Learn more at www.bmsfcu.org or contact us today!**

Credit Union Policy

Loan Policy

Effective January 2023

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

#6171-0008-I

our team

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

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

Nassau Park, NJ
100 Nassau Park Blvd.
Room 1P83
Princeton, NJ 08540-5997
Tues & Thurs. 8 a.m.-3 p.m.
(609) 419-5139

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.

