



the member connection

The Newsletter of B-M S Federal Credit Union



Remembering Kathleen Piscitelli

We are saddened to announce the passing of Kathleen Piscitelli who passed away peacefully at home surrounded by her loving family on March 9th, 2022. Kathleen, a vital member of our credit union team, was the Accounting Specialist at B-M S Federal Credit Union for more than 20 years. She was a loving and caring wife, mother, grandmother and friend. As a co-worker, she was very resourceful and always happy to lend a helping hand.

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

Refer A Friend!

Invite your eligible friends, family, and coworkers to open an account with B-M S FCU! You'll both be rewarded with \$50 for the rest of the year!

- ✓ You will only be rewarded for one referral per month.
- ✓ Funds will be deposited in both the existing member and new member accounts.
- ✓ Both you and your referral's accounts must be open for 90 days before rewards are dispersed.
- ✓ Both you and your referral must be in good standing, with no overdrawn accounts or delinquent loans.



in this issue

Remembering Kathleen - 1
Refer a Friend - 1

Scholarship Winners - 2
Enter To WIN - 2
1/4% Off Loan Sale! - 3

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

good to know

Congratulations to Our 2022 Scholarship Winners!

B-M S FCU is proud to announce the 2022 winners of our scholarship awards! 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 two remarkable students.

Cassandra Leach plans to attend Penn State University where she is interested in pursuing a Degree in Food Science and Nutrition. She is a member of the National Honor Society and the Science Honor Society among others. She is the captain of her high school's varsity field hockey. In 2021 Cassandra was awarded the Unsung Hero Award.



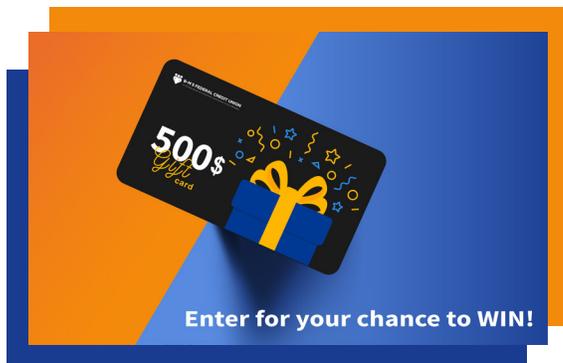
Cassandra Leach

Joanne Tattersall is planning to attend Colby College, she is interested in pursuing a Bachelor's Degree in Business and Finance or Sciences. She is a varsity captain on both the soccer and hockey team and co-president at New Hampton School. She is a member of the Student Athletic Committee and Environment Committee. In 2021 Joanne was awarded with the Skip Howard Female Scholar Athlete Award.



Joanne Tattersall

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!



Earn Extra Cash!

B-M S Federal Credit Union wants to hear from YOU! For a chance to win \$100 VISA Gift Card, leave us a review on Google! For a second entry, fill out a review on Facebook too! Follow us on Facebook or go to our website to learn when each drawing will occur.

Drawing will take place
Once a Quarter!

Don't miss your chance to

WIN \$100!



- Scan the QR code and fill out a Google review



- Scan the QR code and fill out another review on Facebook to be entered a second time



just for you specials



1/4% APR* OFF LOAN RATES

B-M S FCU is excited to offer our members discounted loan rates for the REST OF THE YEAR! We will be offering members a quarter percent off the APR* for multiple loans that we offer after a member sets up a direct deposit to their checking or savings account at the credit union.

1. Does not apply to Loan Specials or Mortgages.
2. Must have a direct deposit established.

*APR is subject to change at any time.



APPLY TODAY!

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

OUR FALL AUTO LOAN SALE IS MAKING ITS RETURN!

Throughout the months of September and October, 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. You're sure to fall in love with your new car this season with B-M S FCU.

1. Enjoy a low rate of 1.99% APR*
2. Terms up to 60 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. Upon approval, add your e-signature, click finish and you're all done!



See All of
Our Important
Updates!

*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 January 2022

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 2012	3.00%
36 months 2013 thru 2017	3.50%
48 months 2018 thru 2021	4.00%
60 months 2022 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

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

Chairman	Supervisory Committee
Member	Consuelo Ramos
Member	Barbara Ferris
	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	Diane Bradford
Member Service Rep.	Stephanie Azcona
Member Service Rep.	Hina Ali
Member Service Rep.	Kaylani Santiago

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-T-Thurs.-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-Thurs. 8 a.m.-3 p.m. (609) 302-7644	Nassau Park, NJ 100 Nassau Park Blvd. Room 1P83 Princeton, NJ 08540-5997 T-W-F 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.

