



# the member connection

The Newsletter of B-M S Federal Credit Union

## Thank You For An Amazing 30 Years Jennifer!



Congratulations to Jennifer Bruett, our President and CEO, for 30 years of dedicated Service at B-M S Federal Credit Union.

Jennifer came to B-M S FCU with a knowledgeable background of the credit union industry. Jennifer began her career at our credit union on August 17th, 1992, quickly working her way up to her current position.

Jennifer is an empowering leader and friend to all. Members have always been her priority, with a specific focus on creating the best banking experience possible. During her service at B-M S FCU, she has introduced many innovative products and services. Thank you so much Jennifer! We are looking forward to many more years ahead.

## Stay Up To Date!

There's always something happening at B-M S FCU! Keep up with all of our special offers and events by following us on Facebook or visiting our Important Updates page on our website! Love what we're doing? Rate us on Facebook and Google for your chance to win a VISA gift card!



6171-0004-I

## in this issue

Thank You Jennifer! - 1  
Stay Up To Date - 1

Scholarship Applications - 2  
Annual Meeting - 2  
B-M S FCU Gift Card - 2

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

# good to know

## Scholarship Applications Available!



B-M S FCU is passionate about creating a brighter future. That's why we are offering high school seniors a chance at a scholarship!

Members in good standing who are currently enrolled high school seniors, are encouraged to apply! We will only be accepting applications from November until February 28th, so be sure to apply soon!

**Email [npatel@bmsfcu.org](mailto:npatel@bmsfcu.org) to receive an application form!**

## Annual Meeting Coming Up!

B-M S FCU will be hosting our Annual Meeting on October 27th over Zoom! We will be discussing the past year as well as what's to come, so be sure to mark it on your calendars! All members are encouraged to attend.

Be sure to stay updated on the event by visiting [www.bmsfcu.org](http://www.bmsfcu.org) and keeping up with our emails!



## Add Our Gift Card To Your List Of Perfect Presents!



What will always be the perfect present for the Holidays? The B-M S FCU VISA Gift Card of course!

When you purchase your gift card with B-M S FCU, you have the ability to load \$10 to \$1000 onto the card. Give them the best gift ever by letting them choose what they want!

Contact us today to learn about our gift card options!

## Go Further With Our Fall Auto Loan!



Our Fall Auto Loan is back and better than ever! Throughout September and October, you can apply for the Fall Auto Loan which applies to both new and pre-owned vehicles and can also be used to refinance a current auto loan from another lender. Go further this season when you apply for our Fall Auto Loan!

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!

APPLY TODAY!



\*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.



## Set The Tone With Our Holiday Relief Loan

Although the holidays bring people together, they can also bring financial stress. Let B-M S FCU help take some of that stress off with our Holiday Relief Loan! Our Holiday Relief Loan can help you relax by giving your wallet a break. Use it to cover expenses, consolidate debt, or reward yourself and those you love!

- Apply for up to **\$15,000**
- At a low rate of **6.99% APR\***
- For a maximum of **48 months**

APPLY TODAY!



This special loan is available during December, January and February. To apply, visit our website and click on Personal Loans from the Loans drop down menu and complete the online application. Upon approval, add your e-signature, click finish and celebrate the holidays!

\*APR=Annual Percentage Rate.

# Credit Union Policy

## Loan Policy

Effective August 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 2022 thru present	3.00%
36 months 2022 thru present	3.50%
48 months 2022 thru present	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. Annual

## 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	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

<b>New Brunswick, NJ (Main)</b> 1 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	<b>Lawrenceville, NJ</b> 3551 Lawrenceville Rd. Room A.119 Princeton, NJ 08543-4715 M-F 8 a.m.- 3 p.m. (609) 252-4038/7738
<b>Princeton Pike, NJ</b> 3401 Princeton Pike Room B.1022 Lawrence, NJ 08648-1205 M-F 8 a.m.-3 p.m. (609) 302-7644	<b>Nassau Park, NJ</b> 100 Nassau Park Blvd. Room 1P83 Princeton, NJ 08540-5997 M-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](http://www.bmsfcu.org)

### apply for a loan anytime!

Log in to our website at [www.bmsfcu.org](http://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.

