

# BREAKING NEWS

## NEW YEAR MESSAGE FROM THE PRESIDENT

### Dear Member:

This year's hurricane season is gone but not forgotten. My congratulations to the staff on the implementation of our Disaster Recovery Plan as Hurricane Wilma entered into South Florida on Monday, October 24th.

We had moved our host system to a fortified data center, which remained up and active 100% of the time. Non-South Florida branches had full service 100% of the time. We had limited availability of our Home Page, Online Banking and voice response system, but that availability increased every day with full service restored on Saturday morning. We plan to have our Home Page, Online Banking and voice response system moved to the new data site by June 2006.

The PGA branch reopened for full service on October 25th. The Boca Product Center had limited service on Wednesday and full service was established on Thursday, October 27th. ATM and POS had full availability to Members wherever power was up. ACH and check clearing was processed every day including October 24th. We clearly understand the importance of continuous service when disaster strikes and I thank you for your patience.

As we end 2005, your Credit Union is closing in on assets of \$700 million, capital reserves at approximately 10.7% of assets, total loans over \$400 million and delinquent loans at 0.4% of total loans. Our financial position remains strong and secure.

At the end of the third quarter, we joined in partnership with Phenix Federal Credit Union in the Atlanta, Georgia area. This gives us two new branches in Atlanta, one downtown and one south of Atlanta in Morrow. The Phenix Members benefit through a wider and better priced menu of products and services. We welcome Phenix to IBM Southeast Employees' Federal Credit Union.

In 2005, we introduced a wide variety of small business services, loans and savings products. We encourage all of our small business Members to evaluate our products and services.

As always, Service Excellence remains your Credit Union's top priority. All employees understand that our Members' financial needs are to be delivered with the best of service.

Thank you for your support and we look forward to serving you in the future.

Sincerely,  
Lary B. McCants, CCE  
President/CEO

## AUTOADVISORS

Let AutoAdvisors help you get your new car today!\*

The FREE AutoAdvisors service will find the perfect car for you and negotiate the best price. The only thing you'll have to do is pick up the keys. The AutoAdvisors Program Mission is to:

- ◆ Save you time and money
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- ◆ Eliminate sales pressure
- ◆ Offer independent advice
- ◆ Provide a hassle-free experience
- ◆ Offer all makes, models and manufacturers
- ◆ Guarantee satisfaction



"Why Go It Alone?"

### Contact AutoAdvisors Today!

**South Florida:** Rich Ljungquist at (800) 873-5100, ext. 4718 or (561) 982-4700, ext. 4718

**Tampa Area:** Tom Logue at (813) 390-2454

**Atlanta Area:** Don McCombs at (800) 873-5100, ext. 6311

**All Other Areas:** (800) 873-5100, ext. 4718 or email [autoadvisors@ibmseu.org](mailto:autoadvisors@ibmseu.org)

\*AutoAdvisor Car Information and Buying Program is offered through AutoAdvisor Services, LLC.

## AFFORDABLE HEALTHCARE BENEFITS

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## ENLIGHTEN US, WE WANT TO KNOW HOW WE'RE DOING



Service Excellence is a promise we take very seriously. We read every single survey we receive because we want to know how well you think we're doing.

Our Service Excellence campaign for 2006 is entitled Enlighten Us and is symbolized by the "Listening Lightbulb" icon. Throughout our branches, on our web site and in your mailbox, you will see this symbol on our Service Excellence surveys. Please take a few minutes to complete a survey. Your feedback, ideas and suggestions empower our excellence - and help us to shine.

## TURBO TAX

Turbo Tax for the Web is accurate and easy to use. Have your tax refund direct deposited into your account and receive your refund in 7-12 days. Be assured, your information is protected during transmission by industry standard technology.

Turbo Tax for the Web can be accessed by logging onto [www.ibmsecu.org](http://www.ibmsecu.org) and clicking on the Turbo Tax icon.

Please contact a Turbo Tax Representative at **(800) 613-4406**.

\*Turbo Tax is a registered trademark of Intuit, Inc. and is not affiliated with IBM Southeast EFCU

## ELECTION NOTICE

IBM Southeast EFCU's Nominating Committee and Committee Chairman James M. (Mickey) Dorman, are accepting applications for election to the Board of Directors. Completed applications must be received by February 27, 2006. To receive an application form, please contact James M. (Mickey) Dorman at (561) 862-2939 or at the mailing address listed below. Nominations may also be made by petition with 500 signatures of the Membership. Petitions must be received by 4/11/06.

If you have an interest in being considered for election to the IBM Southeast EFCU Board of Directors, an information package is available from the Nominating Committee. This package, among other things, describes the responsibilities of a director and the requirements considered by the nominating committee. Please contact James M. (Mickey) Dorman at: James M. (Mickey) Dorman, Nominating Committee Chairman IBM Southeast EFCU, P.O. Box 5090, Boca Raton, FL 33431-0890

## SHARE THE REWARDS OF MEMBERSHIP

### Refer a New Member Today. The New Member Can Receive \$25 and You Get a Chance to Win \$500!

Receive A \$25 Reward When You Join The Credit Union By Opening A Checking Account With A VISA Check Card And Any Loan.\*

Refer A New Member To The Credit Union And You Receive A Chance To Win In Our Prize Drawing. A \$500 prize Will Be Awarded Each Month in January, February And March To A Member That Refers A New Member Who Opens A Checking Account With A VISA Check Card And Any Loan.\*\*

For a Membership application, log on to [www.ibmsecu.org](http://www.ibmsecu.org), visit your local branch, e-mail us at [serviceplus@ibmsecu.org](mailto:serviceplus@ibmsecu.org), or call (800) 873-5100 or (561) 982-4700.

\* All IBM Southeast EFCU Membership, Share and Loan accounts are subject to qualification and/or credit approval, and certain conditions may apply. For further details, please refer to "Important Information For Our Members," "Membership Fees & Service Charges," "Your Loan Disclosures" and "Loan Fees and Charges," available on our Website – or contact a Member Service Advisor for eligibility requirements and full details on the rates, terms, fees and conditions that may apply. To be eligible for the \$25 deposit to your Credit Union Membership Account, you must join IBM Southeast EFCU between January 1-March 31, 2006 and open a Checking account with a VISA Check Card and any loan (consumer, credit card or mortgage). Offer subject to change without notice. Credit Union employees not eligible.

\*\* The \$500 Prize Drawing is available to all Members that refer a new Member to IBM Southeast EFCU between January 1-March 31, 2006. The new Member must open a Checking account with VISA Check Card and any loan (consumer, credit card or mortgage). Each qualified referral will result in one entry to the drawing. One \$500 prize will be awarded for January, February and March and be deposited into the Member's Membership Savings Account in the following month. Offer subject to change without notice. Previous winners and Credit Union employees not eligible. No purchase necessary to win. To enter random \$500 drawing, complete an entry form with your name, address, phone number, e-mail address and mail it to IBM Southeast EFCU, Attn: Marketing, P.O. Box 5090, Boca Raton, FL 33431-0890.



## WHEN IT'S TIME TO RENEW



Great rates. Personal service. All insurance companies promise it, but will they deliver? Yes and no. The truth is, different policies work better for different people. To get the best results, you have to do a little investigating. That's where **Members Insurance Services, LLC\*** has you covered.

If you are within 45 days of renewing your current insurance policy, give **MIS** a call to receive your free quote. MIS represents over 20 insurance carriers and will submit your request to several insurers. For assistance, please visit [www.ibmsecu.org](http://www.ibmsecu.org) and click on the MIS icon or call (877) 981-8448. Please be sure to have your driver's license and current insurance information available so your quote can be processed quickly and accurately.

\*Members Insurance Services, LLC is a subsidiary of IBM Southeast EFCU.

## SHARE YOUR FINANCIAL GOALS

In today's fast-changing financial world, saving money isn't enough. You need to invest your money wisely and set targets to achieve your goals. You need a personal approach that's customized for you. Independent Financial Services Representatives are here to share your goals, assess your situation and work with you to achieve the financial stability you desire. Find out more about:

- ◆ Retirement Planning: IRA, Roth IRA, 403(b), and 401(k) Rollovers
- ◆ Estate Planning: Trusts, Maximize Transfer of Assets
- ◆ College Planning: Coverdell, Education IRAs, 529 Plans
- ◆ Tax-Advantaged Investments
- ◆ Investment Accounts: Insurance, Annuities, Mutual Funds, Stocks & Bonds
- ◆ Group Benefits (25 people or more): Health, Disability, Long-Term Care
- ◆ Transition Planning: Career and Job changes

In Boca Raton, contact **Christi Seay** at (561) 982-4700, ext. 4772 • In Palm Beach Gardens, contact **Jack Kelly** at (561) 624-8563

In Tampa, contact **Barbara Leschander** at (727) 862-9877 • In Atlanta, contact **Jay Jones** at (678) 797-6303

In all other areas, contact (800) 873-5100, ext. 4772

Securities offered through Wellstone Securities, LLC. Member NASD/SIPC. Investment products offered are not FDIC, NCUA or NCUSIF insured. Investment products are not obligations of or guaranteed by the Credit Union, involve investment risk including the possible loss of principal, and may lose value.

## VISA CHECK CARD BENEFITS

IBM Southeast Employees' Federal Credit Union's FREE VISA Check Card is a convenient way for Members to quickly and safely access their money and make purchases.\* The VISA Check Card has all the functions of an ATM Card plus so much more:



- ◆ Save time writing checks by using your VISA Check Card for purchases at most merchants
- ◆ Receive cash back when making purchases (saving a trip to the ATM)
- ◆ Transactions are automatically deducted from your Checking account
- ◆ Sign the receipt or enter your PIN to pay for purchases – the choice is yours
- ◆ Protection against unauthorized use of your card with VISA's Zero Liability Policy
- ◆ Access to over 45,000 nationwide surcharge-free ATMs\*\*

If you do not currently have an IBM Southeast EFCU VISA Check Card, contact us today at (800) 873-5100, (561) 982-4700 or [serviceplus@ibmsecu.org](mailto:serviceplus@ibmsecu.org). Take advantage of this benefit today!



\* All IBM Southeast EFCU VISA Check Cards are subject to certain qualifications and approval. VISA's Zero Liability policy does not apply to commercial card, ATM transactions or PIN transactions not processed by VISA.

\*\* Surcharge-free ATMs available through the Allpoint, Publix Presto and CU Here networks. Dependent on REWARDS level, you may be subject to a Credit Union service fee for transactions on a non-Credit Union ATM.

\*\*\* This offer is valid from January 1, 2006-April 30, 2006. Each signature based transaction purchase made with your IBM Southeast EFCU VISA Check Card will give you one (1) automatic entry to win (1) \$100 gift card. Cash advances, overdraft and balance transfers, ATM transactions, and purchases authorized by entering a PIN (personal identification number) are excluded from automatic entry. Five (5) winners in January, February, March and April will be chosen by random drawing and will have a \$100 restaurant gift card mailed to their homes within 30 days of the drawing. No cash will be given. Entries will not roll over into the next month. VISA Check Card and Checking account must be in good standing in order to be eligible for drawing entry. Winners will be notified and receive their gift card in the month following the drawing. Offer subject to change without notice. Previous VISA Check Card promotion winners and Credit Union employees are not eligible. No purchase necessary to win. To enter \$100 restaurant gift card random drawing, complete an entry form with your name, address, phone number and e-mail address, and drop it off at your nearest Credit Union branch, or mail it to: IBM Southeast EFCU, Attn: Marketing, P. O. Box 5090, Boca Raton, FL 33431-0890. Limit one (1) entry per person.

## MORTGAGE PROMOTION WINNER

Congratulations to Milena Caicedo from Mableton, GA who won the Mortgage Promotion contest that ran last summer. Milena won \$500 in gift cards to spend on her new home! Congratulations Milena!