

BREAKING NEWS

NEW YEAR MESSAGE FROM THE PRESIDENT

Dear Member:

Your Credit Union will end 2006 with approximately \$700 million in assets and a record capital reserve position of above 11%. The Credit Union remains financially sound and we are well positioned to continue positive growth for the future.

During 2006, we merged H₂O Credit Union into our field of Membership. Welcome to all of our Members from the South Florida Water Management District. We look forward to providing you with great service and expanded product offerings.

Thank goodness there was little need to execute our Disaster Recovery Plan this year. However, we did strengthen our plan for the future by opening an additional new Call Center in Atlanta, Georgia. Should a disaster occur in South Florida, this new Call Center will assure our Members access to their Credit Union.

Along with the new Call Center, we opened a new branch in Jupiter (Abacoa), Florida, to serve our Members of Scripps and the Jupiter Florida Atlantic University campus. A branch was also opened in Birmingham, Alabama, to support our Social Security Administration Members. We anticipate positive growth from these new locations.

Your Credit Union remains dedicated to providing you with Service Excellence. We understand the need for great service. Our surveys show that 80% of the Members believe our service is "above expectations," while only 2% believe our service is below expectations. There is always room for improvement, but I do like these results.

Thank you for your support over the years. We look forward to delivering you the best solutions for all of your financial needs.

Sincerely,
Lary B. McCants, CCE, President/CEO

NEW ONLINE BANKING LOG-IN COMING SOON

All US financial institutions are required to update Online Banking log-in procedures to include increased security. Our new process called Access Shield will be rolled out February 1, 2007. For more details, please visit the Online Banking portion of www.ibmsecu.org.

ENLIGHTEN US



Our Service Excellence Assurance program was created because your feedback is very important to us. You may pick up a survey in any of our branch locations or take one online at www.ibmsecu.org. We also randomly select a small group of Members monthly to receive a survey via mail or email. If you receive a survey based on a recent transaction, please take the time to fill it out. We can only measure and improve our service if we have feedback from our Members.

If you have any questions about our program, please contact our Service Quality Administrator Marcia Alves-Rodrigues at 561.982.8732 or 800.873.5100, ext. 8732.

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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:

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South Palm Beach, Broward and Dade Counties: Steve Possinger at 800.873.5100, ext. 4718 or 561.982.4700, ext. 4718

Central/North Palm Beach, Martin and St. Lucie Counties: John Grasmick at 561.319.7017

Tampa Area: Beth Shoup at 813.300.7666

Atlanta Area: Mel Pocock at 678.797.6300, ext. 6311

All Other Areas: 800.873.5100, ext. 4718 or email autoadvisors@ibmsecu.org

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

TURBO TAX



Turbo Tax for the Web is accurate and easy to use. Have your tax refund directly 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 and clicking on the Turbo Tax icon. Please contact a Turbo Tax Representative at **800.613.4406** for more information.

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

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*** (MIS) 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 and click on the MIS icon or call **877.981.8448**. Please be sure to have your current insurance information available so your quote can be processed quickly and accurately. MIS offers homeowners, auto, renters, motorcycle, watercraft and a full line of business insurance products. Contact us today!

*Members Insurance Services, LLC is a subsidiary of IBM Southeast EFCU. Not available in all areas.

ELECTION NOTICE



IBM Southeast EFCU's Nominating Committee and Committee Chairman William Boyle are accepting applications for election to the Board of Directors. Completed applications must be received by February 14, 2007. To receive an application form, please contact the Nominating Committee at wboyle@bellsouth.net, at the mailing address below or by calling 561.862.2131. Nominations may also be made with 500 signatures of the Membership. Petitions must be received by March 31, 2007.

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 William Boyle at: William Boyle, Nominating Committee Chairman, IBM Southeast EFCU, P.O. Box 5090, Boca Raton, FL 33431-0890.**

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All accounts are subject to certain conditions and qualification. A Checking account is required for Online Bill Paying.

Your savings federal insured by at least \$100,000 and backed by the FDIC and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

MEMBER DRIVE: SHARE THE REWARDS OF MEMBERSHIP AND WIN

Refer a New Member to IBM Southeast Employees' Federal Credit Union and you'll be entered to win \$500. One \$500 prize will be awarded each month in January, February and March. The referred Member must open a Checking account with a VISA Check Card and any loan.*

For more information, visit www.ibmsecu.org, visit any branch location, or call 800.873.5100 or 561.982.4700.

*The \$500 Prize Drawing is available to all Members that refer a new Member to IBM Southeast EFCU between January 1 - March 31, 2007. The new Member must open a Membership Savings account, a Checking account with a VISA Check Card and any loan (consumer, credit card or mortgage). Each qualified referral will result in one entry to the drawing and the referrer's name must appear on the new Member's application. 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.

We do Business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act
NCUA
National Credit Union Administration, a U.S. Government Agency

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 South Florida, please call **Mark Bail** at **561.982.4700, ext. 4772**. • In Palm Beach Gardens, Port St. Lucie and Tampa, please call **Barbara Leschander** at **727.862.9877**. • In Georgia and Alabama, please call **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.