

BREAKING NEWS

ANNUAL MEETING NOTICE.

Date: **Friday, May 20, 2005**

Time: **6:00 P.M.**

Place: **Boca Raton Marriott, 5150 Town Center Circle, Boca Raton, FL**

Please RSVP to **800-873-5100, ext. 7744** or **(561) 982-7744** by May 16, 2005. Please be sure to include the names and number of Members in your party.

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 40,000 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**. 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.

SIGN AND WIN A \$500 GIFT CARD!

Every time you use your IBM Southeast Employees' Federal Credit Union VISA Check Card in March, April and May, you will be automatically entered to win a \$500 gift card from a popular retailer.* Each **signature-based transaction** purchase made with your Check Card will give you one automatic entry. One randomly selected winner will be chosen each month for a total of three winners.

So remember, the more you use your VISA Check Card, the more chances you have to win.

*This offer valid March 1 - May 31, 2005, with a gift card valuing \$500 given to a March winner, April winner and May winner. Entries will not roll over to 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 each contest. All winners will be announced in the Summer issue of Breaking News. Previous winners and Credit Union employees not eligible.

SURCHARGE-FREE ATM NETWORK.



IBM Southeast EFCU partnered with Allpoint network to offer you over 32,000 surcharge-free ATMs nationwide when using your VISA Check Card (an additional 13,000 surcharge-free ATMs are available through the Publix Presto and CU Here networks). Additionally, for Gold, Platinum and Diamond level Members, there will be no ATM usage fee by IBM Southeast EFCU either!* You can find Allpoint locations at many local stores including Target, Winn Dixie, Albertsons, Costco etc. Visit **www.ibmsecu.org** and enter your zip code to find the nearest locations to you.

The surcharge-free savings at Allpoint locations are only applicable when using your VISA Check Card. Please visit **www.ibmsecu.org** or contact us at (800) 873-5100, (561) 982-4700 or **serviceplus@ibmsecu.org** for details and to find out how to increase your REWARDS level to Gold, Platinum or Diamond.

*Please visit **www.ibmsecu.org** or see a current REWARDS brochure for details on the IBM Southeast EFCU fees that apply to Basic, CheXpress, Bronze and Silver level Members.



CONGRATULATIONS TO OUR BILL PAY WINNER:

Patrick Martin of Tallahassee, FL won a \$100 Home Depot Gift Card in the recent Online Bill Paying Holiday 2004 promotion. One randomly selected user of the Online Bill Paying product was chosen. Each bill payment made during the contest constituted one entry.

Online Bill Paying saves you time and money by eliminating checks, envelopes and stamps. Try Online Bill Paying for free for 90 days – and if you are a Gold, Platinum or Diamond level REWARDS Member – it is always free. Log on to **www.ibmsecu.org** for more information.

Home Depot is a trademark of Home Depot, Inc. and is not affiliated with IBM Southeast EFCU.

SMALL BUSINESS PRODUCTS NOW OFFERED.*

IBM Southeast EFCU now offers a variety of Business Loan Products to meet your needs:

- ◆ Business Line of Credit
- ◆ Standby Letter of Credit
- ◆ Business VISA Credit Card
- ◆ Business Term Loan
- ◆ Business Mortgage Loan

For more information, visit **www.ibmsecu.org** or contact us at **(800) 873-5100, (561) 982-4700** or **loans@ibmsecu.org**.

*All IBM Southeast EFCU Business Loan products are subject to income, address and identification verification, credit approval and certain conditions.



AVOID THE PHISHING TRAP.

The Federal Trade Commission is warning consumers of a new scam called Phishing. Phishing is when an individual sends consumers an e-mail posing as a reputable company. The e-mail asks consumers to click on a link which takes them to a Web site that appears to be legitimate, but is not. Consumers are then asked to enter personal information such as social security numbers, credit card numbers, passwords, etc. This information is used to open new accounts and charge online purchases.

The FTC recommends the following precautions:

- ◆ Do not respond or enter any personal information if you receive an e-mail fitting the above characteristics. Instead, contact the company or financial institution by phone to confirm the credibility of the e-mail.
- ◆ Before sending personal information through a web site, make sure the site is secure by noting the lock in the lower right hand corner.
- ◆ Check your statements regularly and call the institution if your statement is more than a few days late.
- ◆ IBM Southeast EFCU will continue to keep its Members informed of such scams and point out ways to protect you. This follows our mission of Service Excellence. For more information, visit the fraud prevention section of www.ibmsecu.org or log on to www.ftc.gov.

FOR WHEN IT MATTERS THE MOST.

It can happen to anyone. Indoors or outdoors, at home or on the road, while working or relaxing in leisure activities – no matter how careful we are, there's always a chance of becoming the victim of a serious accident. That's why it pays to protect yourself and your family against the possibility of the unexpected. Accidental Death and Dismemberment Insurance can provide up to \$250,000 in coverage, at rates beginning as low as \$1.00/month for \$10,000 of individual coverage - and \$1.50/month for \$10,000 that will cover your entire family.

To make this offer even more attractive, coverage is available to every IBM Southeast EFCU Member regardless of health or occupation. There are no medical questions to answer. You don't even need to take a physical exam. To apply, just fill out the online form available on our Web site: www.ibmsecu.org.

APPLY NOW – RECEIVE \$2000 OF FREE COVERAGE

How important is Accidental Death and Dismemberment Insurance? So important, we are offering our Members a special bonus simply for filling out our online application form: \$2,000 in coverage, absolutely FREE!

Accidental Death and Dismemberment Insurance is administered by Selman & Company and underwritten by New York Life Insurance of North America. After you submit your online form, you'll receive a Certificate of Insurance detailing all the benefits of your policy. For complete details, visit www.ibmsecu.org and click on the "services" drop down menu and choose Insurance or call **Selman & Company toll-free at (877) 665-7563**.

APPLY ONLINE AND RECEIVE \$25.



- ◆ Apply for your next Credit Union loan online and we'll reward you with \$25!*
- ◆ It's easy to apply online! Just log on to Online Banking, click on the 'Loans' icon and follow the instructions.
- ◆ Learn more about the wide variety of Loans offered by your Credit Union by logging onto www.ibmsecu.org.

*Excludes First and Second Mortgages, and Home Equity Lines of Credit. All IBM Southeast EFCU Loan and VISA Credit Card accounts are subject to income, address and identification verification, credit approval, and certain conditions may apply. For further details, please refer to "Your Loan Disclosures" and "Loan Fees & Service Charges" available on our web site or contact a Loan Representative for more information. Credit Union employees are not eligible. \$25 will be deposited into Membership savings account upon loan disbursement. Subject to change without notice.



DON'T LET DENTAL BILLS BITE INTO YOUR SAVINGS.

In today's world of rising medical costs, health insurance is a must. But what about the fast-rising costs of dentistry? Many health plans don't cover the expense of caring for your teeth. That's why IBM Southeast EFCU is pleased to offer Dental Benefits Plus to its Members.

With Dental Benefits Plus, dental benefits are provided by a G.E. Financial Company,* and Credit Union Members can cover a wide range of dental expenses at affordable rates. As little as \$9.95 per month for individuals (or \$11.95 for entire families!) can give you all these benefits:

- ◆ Save an average of 30% on more than 170 dental services.
- ◆ No charge for routine exams or bite-wing X-rays.
- ◆ Access to more than 13,000 dentists and specialists nationwide.
- ◆ No claim forms, no deductibles, no waiting periods, no contracts to sign.
- ◆ Savings of up to 60% on prescription drugs, vision, chiropractic and other health-related benefits. Enroll online today – it's easy.

Just visit www.ibmsecu.org and click on the "services" drop down menu and choose Dental Benefits or call Dental Benefits Plus toll-free at **(800) 818-7587**. This program is not insurance. Benefits available only through participating providers.

*Dental network is maintained by Signature Agency, Inc., a G.E. Financial Company.

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 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.