

BREAKING NEWS

ANNUAL MEETING NOTICE

Date: Friday, May 26, 2006

Time: 6:00 P.M.

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

RSVP to (800) 873-5100, ext. 7744 or (561) 982-7744 by May 16, 2006. Please be sure to include the names and number of Members in your party.

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.

BUSINESS SERVICES

IBM Southeast EFCU has added even more value for its Business Members. In addition to the many products and services available, the Credit Union has now named Curtis Boorse as the Business Relationship Manager. His role is to assist small business owners in finding the best products and services for their needs.

Products and Services include:

- ◆ Business Checking
- ◆ Merchant Services
- ◆ Standby Letter of Credit
- ◆ Online Banking
- ◆ Business VISA Credit Card
- ◆ Financial Services
- ◆ Business Line of Credit
- ◆ Health/Dental Benefits
- ◆ Business Term Loan
- ◆ Business Money Markets and Certificates
- ◆ Payroll Services
- ◆ Business Mortgage Loan
- ◆ Business Property & Casualty Insurance

For more information, please call (800) 873-5100, ext. 8702, (561) 982-4700, ext. 8702 or email business_services@ibmseu.org.

AVOID THE PHISHING TRAP

The Federal Trade Commission is warning consumers of a 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.
- ◆ Your Credit Union 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, click on the fraud prevention section of www.ibmsecu.org or visit www.ftc.gov.

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 your 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 care 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 \$11.95 per month for individuals (or \$14.95 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 18,000 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**.

*Dental network is provided by Signature Agency, Inc., a GE Financial Company. This program is not insurance. This plan provides contracted discounts at certain providers for services and does not make payments to the providers. The cost is \$11.95/mo. individual, \$14.95/mo. family (two or more), plus a one-time refundable Enrollment Fee of \$10.00. 30 Day Money Back Guarantee includes Enrollment Fee. Pay by credit card or Credit Union account debit. The plan member is obligated to pay for all services when services are rendered. Visit www.ibmsecu.org for full details. Benefit Services of America is located at 101 S. Wymore Road, Ste. 300, Altamonte Springs, FL 32714.

AUTO ADVISORS

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
- ◆ Offer independent advice
- ◆ Guarantee satisfaction
- ◆ Provide personalized service
- ◆ Provide a hassle-free experience
- ◆ Eliminate sales pressure
- ◆ Offer all makes, models and manufacturers



Contact AutoAdvisors Today!

South Florida: Irwin Toback 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

"Why Go It Alone?"

All Other Areas: (800) 873-5100, ext. 4718 or email autoadvisors@ibmsecu.org

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

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 CU Here Network). 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, Walgreens, Albertsons, Costco, etc. **Visit www.ibmsecu.org and enter your zip code to find the locations nearest 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 Credit Union fees that apply to Basic, CheXpress, Bronze and Silver level Members.



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 Credit Union 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 \$2,000 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**.