

# BREAKING NEWS

## ANNUAL MEETING NOTICE

**Date:** Friday, May 25, 2007

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

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

**RSVP: (800) 873-5100, ext. 7744 or (561) 982-7744 by May 18, 2007.** Please be sure to include the names and number of Members in your party.

## FREE CHECKING AND ONLINE BILL PAYING



Checking and Online Bill Paying are free at your Credit Union. Simply keep an active Checking account and you will pay no minimum balance fees for your Checking or your Savings accounts and you will get Free Online Bill Paying. Additionally, a Checking account automatically makes you at least Bronze level in the REWARDS program. Visit [www.ibmsecu.org](http://www.ibmsecu.org) and click on REWARDS under the Personal Menu heading for details on the REWARDS program.

All accounts are subject to certain conditions and qualifications. The Grand Checking account pays dividends; therefore, a minimum balance is required for Grand Checking only. Visit [www.ibmsecu.org](http://www.ibmsecu.org) for details. A Checking account is required for Online Bill Paying.

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

## BUSINESS SERVICES OFFERED

Your Credit Union offers a variety of business services specifically designed for you - the business owner. Products and Services include:

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

**Plus, apply for any business loan and receive a \$25 Office Depot gift card.\*** Visit [www.ibmsecu.org](http://www.ibmsecu.org) for an application and complete details. You may also call 800.873.5100, 561.982.4700 or e-mail [business\\_services@ibmsecu.org](mailto:business_services@ibmsecu.org).

\*The \$25 Office Depot gift card will be mailed to your address of record within 15 days of receipt of loan application. Limited time offer; subject to change without notice. Office Depot is a registered trademark of Office Depot, Inc. and is not affiliated with IBM Southeast EFCU.

We do business in  
coordination with the  
Federal Fair Housing  
Law and the Equal  
Credit Opportunity Act

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## AVOID THE PHISHING TRAP

Phishing is when a scammer sends an email that is designed to look legitimate but in reality is a ploy to get a consumer to give up personal information. A link in the email directs you to a fake site that asks you to enter personal information. If you do, the scammer takes that information and can use it to access your accounts or steal your identity.

A *Reader's Digest* article from March '06, entitled "10 New Money Rip-Offs," discusses how scammers have begun to send emails that appear to be from the IRS. These emails reference a tax issue and send you to a web site where you are asked to enter personal information. A spokesperson for the IRS stated that the IRS doesn't send unsolicited email; therefore, if you receive an email like the one described above you should not respond. If you have any questions about your tax refund, you should visit the IRS website directly at [www.irs.gov](http://www.irs.gov) and click on "Where's My Refund?"

## ELECTRONIC CHECK CONVERSION & RETURNED CHECK CHARGE

You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills, which may also initiate an Electronic Funds Transfer (EFT) to collect a charge in the event a check is returned for Non-Sufficient Funds (NSF). If you believe that an EFT has been made without your permission using information from your check, you must notify the Credit Union within two (2) business days after you learn of the error. If you fail to notify the Credit Union within this time period, you may be held accountable under consumer liability for the first \$50.00 of the transaction if someone used your check without your permission.

For more information, please contact us at 800.873.5100 or 561.982.4700.

## 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](http://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.

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## 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 GE 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](http://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](http://www.ibmsecu.org) for full details. Benefit Services of America is located at 101 S. Wymore Road, Ste. 300, Altamonte Springs, FL 32714.

## FREE MONEY MANAGEMENT TOOLS

**NEW!**

The BALANCE Program is a free, confidential service for Members of IBM Southeast EFCU and their dependents. This program offers various types of assistance in all areas of money management including:

- ◆ **Infoline** Toll-free telephone access to English and Spanish speaking counselors. Get answers to a wide variety of money management, personal finance and credit related questions.
- ◆ **Debt Management** Speak to a counselor about setting up a debt management plan that will include consolidation of bill payments, a possible reduction in fees and interest, as well as suggestions for budgeting and paying down debt. Develop a plan to repay unsecured debt in 3-5 years.
- ◆ **Credit Report Review** Contact BALANCE to review your credit report, learn about credit scores and credit improvement, correct inaccuracies and receive identity theft assistance.
- ◆ **Money Management Counseling** Make an appointment with a money management counselor to discuss budgeting and savings plans, debt management, first time homebuying, foreclosure prevention and more.
- ◆ **Housing Education** Develop a detailed action plan to help you buy your first home or have a counselor explain your options if you are having trouble making your mortgage payments

Contact BALANCE at (888) 456-2227 or please visit [www.ibmsecu.org](http://www.ibmsecu.org) and click on Services on the menu bar.

## 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](http://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.

## 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](http://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](http://www.ibmsecu.org) and click on the "services" drop down menu and choose Insurance or call **Selman & Company toll-free at (877) 665-7563**.