

BREAKING NEWS

ANNUAL MEETING NOTICE

Date: Friday, May 30, 2008

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 23, 2008. Please be sure to include the names and number of Members in your party.

HEALTH SAVINGS ACCOUNT

NEW!

A Health Savings Account (HSA) is a portable savings account that allows you to set aside money for health care tax-free.

- ◆ **Affordable** High deductible health plans usually cost less than traditional health care insurance, so the money you save on insurance can be put into your HSA
- ◆ **Triple Tax Advantages** Pre-tax contributions to your HSA, tax-exempt interest and tax-free withdrawals from your HSA for qualified medical expenses
- ◆ **Unprecedented Control** You are now in control of how your healthcare dollars are used. Save or spend, it's your choice
- ◆ **Portability** Your HSA is an account that you own and remains in place regardless of where you work or what insurance company you are insured by
- ◆ **Flexibility** Your HSA contributions can be used to pay for a wide range of eligible medical expenses not typically covered by low deductible health insurance or other healthcare accounts
- ◆ **Planning for the Future** HSA contributions can be directed toward an HSA Money Market or Certificate, to maximize the future value of your HSA

For more information, visit www.ibmsecu.org or contact us at 800.873.5100, 561.982.4700 or serviceplus@ibmsecu.org.



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

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

MOBILE BANKING IS HERE

NEW!

Your Credit Union now offers mobile banking. Use your web enabled phone or personal digital assistant (PDA) to do most "online" banking transactions. To access mobile banking, type in <https://mobile.ibmsecu.org> on your mobile device. There is no charge from IBM Southeast EFCU for this service.*

For more information, please visit www.ibmsecu.org.

*Depending on the terms of your contract, your wireless carrier may charge you for using web-enabled features on your device.



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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 of them. 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 and watercraft products. Contact us today!

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

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 | ◆ Financial Services | ◆ Business Money Markets and Certificates |
| ◆ Merchant Services | ◆ Business Line of Credit | ◆ Payroll Services |
| ◆ Standby Letter of Credit | ◆ Healthcare and Dental Benefits | ◆ Business Plans and Consultations |
| ◆ Business Mortgage Loan | ◆ Online Banking | ◆ Business Term Loan |
| ◆ Business Insurance Services | ◆ Executive Platinum VISA Credit Card | ◆ ACH Origination |

Plus, apply for any business loan and receive a \$25 Office Depot gift card.* Visit 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.

*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.



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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 20% – 60% on more than 170 dental services.**
- ◆ **No charge for routine exams or bite-wing X-rays.**
- ◆ **Access to more than 25,000 dentists and specialists nationwide.**
- ◆ **No claim forms, no deductibles, no waiting periods, no contracts to sign.**
- ◆ **Savings of up to 10% – 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. 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. Visit www.ibmsecu.org for full details.

This program is not insurance. This plan provides contracted discounts at certain providers for services and does not make payments to the providers. The plan member is obligated to pay for all services when services are rendered. Benefit Services of America is located at 101 S. Wymore Road, Ste. 300, Altamonte Springs, FL 32714.

FREE MONEY MANAGEMENT TOOLS

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 and click on Services on the menu bar.

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 and click on "Where's My Refund?"

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 help protect yourself and your family against the possibility of the unexpected. Group Accidental Death and Dismemberment Insurance can provide up to \$300,000 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 eligible 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 COVERAGE AT NO COST TO YOU

How important is Group 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, at no cost to you!

Accidental Death and Dismemberment Insurance is administered by Selman & Company and underwritten by New York Life Insurance Company New York, NY 10010 on policy form GMR. After you submit your online form, you'll receive a Certificate of Insurance summarizing all the benefits of your policy. For more information, including features, costs, renewability, limitations and exclusions, 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**.