

BREAKING NEWS

ANNUAL MEETING NOTICE

Date: Friday, May 29, 2009

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 22, 2009. Please be sure to include the names and number of Members in your party.

NEW BRANCHES NOW OPEN!

Your Credit Union has opened three new branches in the past few months. We are excited that our Credit Union is expanding and invite you to visit our new locations:

- ◆ **Alpharetta, GA:** 1165 Sanctuary Parkway, Ste. 90 Alpharetta, GA 30009 – Opened December 2008
- ◆ **Port St. Lucie, FL:** 2100 NW Courtyard Circle, Port St. Lucie, FL 34986 – Opened February 2009
- ◆ **Delray Beach, FL:** 1000 NW 17th Ave. Delray Beach, FL 33445 – Opened March 2009

Please visit www.ibmsecu.org for detailed branch information.

IBM GREATER ATLANTA QUARTER CENTURY CLUB (QCC)

The IBM Quarter Century Club was formed to promote social and community activities for current and former IBM employees with 25 years of service or more. The Atlanta-based chapter, with 400 active members in 2008, is only one of seven QCCs left in the U.S.

The QCC is actively looking for new members. The objective is to have fun, keep up with old acquaintances, and give back to the community through volunteerism. The hope is also to expand to other areas in the Southeast.

If you are interested, please visit the QCC Web site at www.atlqcc.org. You can become a member by completing the membership form found on the Web site and submitting it with a check for \$10 to cover your annual dues. The QCC is a nonprofit organization and uses the dues to defray some of the costs of the QCC and the community events it sponsors. Please contact the QCC president, **W. R. "Bart" Bartholomew** at barth30144@yahoo.com or **770.428.2731** with any questions.

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 email 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.



ATM/BRANCH LOCATOR

Visit www.ibmsecu.org to find the ATM or branch closest to your home, work or travel location. Your Credit Union offers more than 50,000 nationwide, surcharge-free ATMs. To get a list of the locations closest to you, simply enter your zip code into the ATM/Branch Locator located on the home page of the Credit Union Web site. You can also find the closest Credit Union Branch or Shared Service Center Branch location. Your Credit Union is part of the Shared Service Center Branch Network and offers more than 3,500 branches nationwide.

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

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. Group Accidental Death and Dismemberment Insurance can provide up to \$250,000 in coverage, at affordable group rates.

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.

ENROLL NOW – RECEIVE \$2,000 OF FREE COVERAGE

How important is Accidental Death and Dismemberment Insurance? So important, we are offering our Members a bonus simply for filling out our online enrollment 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 of North America. After your coverage is approved, you'll receive a Certificate of Insurance describing the benefits of your coverage. For more information, 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**.

The Group Accidental Death and Dismemberment Insurance is underwritten by New York Life Insurance Company, 51 Madison Ave., New York, NY 10010 on Policy Form GMR.

MOBILE BANKING IS HERE

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.

HEALTH SAVINGS ACCOUNT

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

- ◆ **Affordable** High-deductible health plans usually cost less than traditional healthcare 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.

Your money is protected. Insured up to \$250,000 and backed by the full faith and credit of the United States Government.
NCUA
National Credit Union Administration, a U.S. Government Agency

DON'T LET DENTAL BILLS BITE INTO YOUR SAVINGS

In today's world of rising medical costs, healthcare 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% to 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 10% to 60% on prescription drugs, vision and chiropractic. 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. 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. Dental Benefits Plus is a discount medical plan which provides negotiated fees for services and is offered by Benefit Services of America, Inc., a Florida-licensed DMPO, located at 101 Wymore Road, Ste. 300, Altamonte Springs, FL 32714.