

BREAKING NEWS

NEW SURCHARGE-FREE ATM NETWORK

As of June 2, 2004, IBM Southeast EFCU partnered with Allpoint network to offer you over 25,000 surcharge-free ATMs nationwide when using your VISA Check Card. 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 Target, Winn Dixie, Albertsons, Costco etc. locations. **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.

*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.



CREDIT UNION ACCESS – NATIONWIDE.



Greater financial convenience is just around the corner.

Access your Credit Union accounts at thousands of Shared Service locations, Publix ATMs and other convenient ATMs. More specifically, IBM Southeast EFCU Members can:

- ◆ Make surcharge-free withdrawals at over 38,000 ATM locations nationwide with your VISA Check Card*
- ◆ Make free deposits and withdrawals at Shared Service Centers in hundreds of nationwide locations*
- ◆ Make free deposits at Florida Publix Presto ATMs in Palm Beach, Broward and Dade counties*
- ◆ Receive cash-back benefits at no charge from many nationwide Point-of-Sale retail locations
- ◆ Make surcharge-free withdrawals at Publix Presto ATMs*
- ◆ Make deposits, withdrawals, transfers, check balances and more at any CU24/Members Access network ATM*

Log onto www.ibmsecu.org for Credit Union, Allpoint, Shared Service, Publix and other ATM locations

*IBM Southeast EFCU ATM usage fees apply for Basic, CheXpress, Bronze and Silver level Members. Shared Service Center ATMs may assess a surcharge for withdrawals. In addition, depending on your REWARDS level, you may be subject to a service fee for using an ATM for withdrawals and balance inquiries not owned by IBM Southeast EFCU. All ATM transactions are subject to verification and check holds may apply to Shared Service Center and ATM deposits. Please refer to "Important Information for Our Members" or contact us at serviceplus@ibmsecu.org for more information on our Funds Availability/Hold Policy.



DO CREDIT UNION'S HAVE AN UNFAIR ADVANTAGE?



Since Credit Unions (which are not-for-profit) are exempt from Federal Income Tax, a number of competitors have raised the issue that such an exemption gives Credit Unions an unfair advantage in the competition between financial institutions. While claims of unfairness are heard with increasing frequency, banks continue to earn record profits. In fact, bank dollar profits have set new records in eleven of the past twelve years. While commercial banks claim that paying income taxes put them at a competitive disadvantage relative to Credit Unions, they continue to pay record-setting stockholder dividends. The Credit Union industry, although continuing to grow and expand its Membership, is still smaller than the commercial bank industry. At year-end 2001, total bank assets of \$6.6 trillion were almost thirteen times the size of the \$515 billion total Credit Union assets. As you can see, the only advantage received from Federal Tax exemption, is the advantage given to the Credit Union Members. *Source: Florida Credit Union League*

GOOD FORTUNE COMES WITH GREAT REWARDS



With our REWARDS program your account and loan balances REWARD you as they grow.

- ◆ Gold Level Members receive most account services fee-free.
- ◆ Platinum Level Members receive most account services fee-free, PLUS premium rates on Certificates and more.
- ◆ Diamond Level Members receive all the benefits of Platinum Membership, PLUS a Personal Account Officer.

For more information and to find out how to reach a higher REWARDS level, please log onto www.ibmsecu.org or contact a Member Service Representative at (800) 873-5100, (561) 982-4700, or serviceplus@ibmsecu.org.

Some restrictions and conditions apply. Please speak to a Member Service Representative or see "Important Information for Our Members" and "Membership Account Fees and Service Charges" for information concerning fees and penalties. Eligibility for each REWARDS level is determined on the first business day of each month, calculated on the average deposit or loan balance of the prior month's account activity. REWARDS level benefits will not apply for Members with loan delinquency of 35 days or greater until loan is paid current. Business accounts and loans are not eligible to receive Membership Benefits or REWARDS levels.



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," 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.



CHANGES EFFECTIVE AUGUST 1, 2004

Effective August 1, 2004 the following fee changes will be implemented:

- ◆ VISA Credit Card late fee: \$25
- ◆ Online Bill Paying Insufficient/Uncollected Funds fee: \$26
- ◆ Dishonored Check/ACH Charge (Loan/VISA payments): \$26

If you have any questions, please contact us at (800) 873-5100, (561) 982-4700 or serviceplus@ibmsecu.org.

NEW PHISHING SCAM

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: www.ftc.gov

SOMETHING TO SMILE ABOUT.

IBM Southeast EFCU is proud to offer a benefit that can provide substantial savings for you and your family on virtually all of your dental needs. It's called **Dental Benefits Plus** and costs only *\$9.95 per month for an individual and \$11.95 per month for an entire family.*

Highlights of the program include:

- ◆ Dental benefits provided by a G.E. Financial Company*
- ◆ NO CHARGE for routine exams
- ◆ NO CHARGE for bitewing x-rays
- ◆ More than 13,000 dentists and specialists nationwide
- ◆ Savings of up to 50%
- ◆ No-risk 30-day money back guarantee

Plus, you can save up to 60% on your vision needs, prescription drugs, and chiropractic services too. And with **Dental Benefits Plus** there are no claim forms, no deductibles, no contracts, no waiting periods and no exclusions for pre-existing conditions.

For more information or to enroll in **Dental Benefits Plus**, visit www.ibmsecu.org or call toll free (877) 293-PLUS (7587).

*Dental Network is maintained by Signature Agency, Inc. a GE Financial Company.



SHARE YOUR FINANCIAL GOALS WITH US. WE CAN HELP YOU.

In today's fast-changing financial world, saving money isn't enough. You need to invest your money wisely and set targets to achieve your goals. You need a personal approach that's customized for you. Financial Services Representatives are there to share your goals, assess your situation and work with you to achieve the financial stability you desire. Find out more about:

- ◆ Retirement Planning: IRA, Roth IRA, 403(b), and 401(k) Rollover
- ◆ Estate Planning: Trusts, Maximize Transfer of Assets
- ◆ College Planning: Coverdell, Education IRAs, 529 Plans
- ◆ Tax-Advantaged Investments
- ◆ Investment Accounts: Insurance Annuities, Mutual Funds, Stocks & Bonds
- ◆ Long-Term Care and Life Insurance
- ◆ Transition Planning: Changing employers or careers?

Contact a Financial Services Representative in your area today:

In Boca Raton, call **Christi Seay** at (561) 982-4700, ext. 4772

In Palm Beach Gardens, **Jim Galloway** at (561) 982-4700, ext. 7729

In Tampa, contact **Barbara Leschander** at (727) 848-2219

In Atlanta, call **Jay Jones** at (678) 797-6303. In all other areas, call (800) 873-5100, ext. 4772

Securities offered through Wellstone Securities, LLC. Member NASD/SIPC. Investment products offered are not FDIC, NCUA or NCUSIF insured. Investment products are not obligations of or guaranteed by the Credit Union, involve investment risk including the possible loss of principal, and may lose value.



THE FAST LANE TO FINDING A CAR.

Time to shop for a new car, SUV, pickup or truck? With so many choices, how do you locate the best choice at the best price? IBM Southeast EFCU has the key. It's called Auto Acquisition: an exclusive service for Credit Union Members.*

- ◆ Attractive prices on the exact make and model you want – often a lower price than dealers will quote*
- ◆ Competitive interest rates*
- ◆ Direct delivery of your vehicle to the nearest branch of your Credit Union, for easy pickup
- ◆ GAP Total Loss Protection at rates better than car dealerships offer**
- ◆ Professional service in every area of auto expertise – from people you trust
- ◆ Previously leased vehicles for sale at special prices



Auto Acquisition

Contact your Auto Acquisition Representative today:

In Florida, call **Al Gonzalez** at (561) 982-4700, ext. 7740 – or (800) 873-5100, ext. 7740. In Atlanta, call **Jim Styne** at (770) 509-2571. In other areas, call (800) 493-2955. You may also visit our Web site at www.ibmsecu.org.

* All IBM Southeast EFCU auto loans are subject to certain qualifications, income, address and identification verification and credit approval. For more information, please refer to the booklet "Your Loan Disclosures" available on our Web site, or contact a Member Service Representative at (800) 873-5100 or (561) 982-4700, or e-mail loans@ibmsecu.org for full details.

**Auto Acquisition and GAP Total Loss Protection administered by Alliance Leasing Corporation.



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* really 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.membersinsuranceservices.com 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 an independent insurance agency partially owned by IBM Southeast EFCU.

