

BREAKING NEWS

SUPERVISORY COMMITTEE STATEMENT

The Supervisory Committee of the IBM Southeast Employees' Federal Credit Union is conducting an audit of the records of your Credit Union, as prescribed by law. It is important that you review your statement completely for accuracy. If any discrepancies are found, please notify the Supervisory Committee at P.O. Box 810670, Boca Raton, FL 33481-0670 or by e-mail at audit@ibmsecu.org. Explain the discrepancy fully and be sure to include your name, and the last four digits of your Member number.

Unless you report any discrepancies within 20 days from receipt of your statement, the information in your statement will be considered correct. We appreciate your attention to this matter.

A NEW www.ibmsecu.org

Your Credit Union will soon be launching a newly redesigned Web site. In addition to the added user-friendliness the new site provides, there will be many new features. When first visiting the site you will be asked for your first name and state. This optional information will help us personalize your page in terms of products for your area. Additionally, special promotions will be more prominently displayed and a separate drop down menu has been created for Members that own their own businesses.

Visit www.ibmsecu.org and view the new site today!

SIGN UP FOR ONLINE BILL PAYING AND eSTATEMENTS AND RECEIVE \$30

In June we introduced a new Online Bill Paying system. This new system has enhanced functionality and has made the Online Bill Paying process more user friendly. Some upgrades include the ability to schedule payments based on the day you want the funds debited from your account, a faster payment processing time and a drop down national merchant menu list.

Additionally, we have instituted the eTeam at all of your Credit Union branches. Your eTeam will help you get started with Online Bill Paying, plus give you a \$30 reward.* Simply come into the branch with 3 bills. After being set up, pay 3 bills for 3 consecutive months and receive \$25. Sign up for eStatements and receive another \$5. It's that easy. For more information, visit www.ibmsecu.org.

*Online Bill Paying is free for the first 90 days. After 90 days, Online Bill Paying remains free for Bronze, Silver, Gold, Platinum and Diamond level Members. The \$25.00 reward and \$5.00 bonus will be deposited into the Member's Membership account 90 days after initial set-up. Members who sign up for eStatements will no longer receive paper statements via USPS mail. Credit Union Checking account is required for Online Bill Paying. Offer is subject to change without notice and is not valid for Online Bill Paying accounts or eStatements opened prior to June 7, 2006, and cannot be combined with other promotional offers. Visit www.ibmsecu.org or contact a Member Service Advisor for more details. Credit Union employees are not eligible.

SECURE YOUR ACCOUNTS TODAY

Your Credit Union is continually working to identify ways that will improve the way we do business and secure your account information. Our goal is to save you time, process your requests efficiently and keep your information safe and secure.

We strongly suggest that you add a Security Password to your account. A Security Password is a word or phrase that only you would know. Having a Security Password on file enables our staff to identify you by telephone and feel confident that we are indeed speaking with you. This added layer of security will allow us to make certain changes to your account by telephone that would ordinarily be done in person or by written notice. This will save you time and help us to provide you with Service Excellence when you telephone us.

Please visit the Privacy and Security area of our Web site (under the About Us menu) to download the Security Password form. If you have any questions, please contact us at (800) 873-5100, (561) 982-4700 or serviceplus@ibmsecu.org.

DETER FRAUD WITH YOUR VISA CHECK CARD

As a fraud deterrent, sign the receipt when making purchases with your VISA Check Card. By signing your receipt (instead of entering a PIN) to authorize the transaction, you are providing proof through the signature that you are the cardholder. Additionally, by using the sign option, you are protected by VISA's Zero Liability policy.

Visit www.ibmsecu.org for more helpful hints on fraud prevention.

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.

ENLIGHTEN US

Your Credit Union's focus is on the Service Excellence we provide our Members. Our goal is to exceed your expectations each and every time. We measure (and improve, if necessary) our service based on the feedback we receive from the Membership. You will find surveys in every branch location and some of you may find them in your mailbox (a random number of Members are selected each month to complete a survey on a specific transaction). Please fill out the surveys and give us your honest feedback. You will help us stay true to our mission of providing Service Excellence.

GET MORE WITH YOUR MORTGAGE

An IBM Southeast EFCU First Mortgage* offers more options, more flexibility, more savings, more value and more security, plus this summer you can enter to win a \$100 gift card.** Apply for a First Mortgage with IBM Southeast EFCU in June, July or August and you will be entered to win a \$100 gift card to either Target, Home Depot or Bed, Bath and Beyond (your choice).

For more information, visit www.ibmsecu.org, visit a branch location or contact us at (800) 873-5100, ext.7722, (561) 982-4700, ext. 7722 or mortgage@ibmsecu.org.

* Mortgages with less than 20% equity subject to Mortgage insurance. All IBM Southeast EFCU real estate loans are subject to income, address and identification verification and credit approval. For more information, please refer to our Web site, or contact a Mortgage representative for full details on the certain rates, terms, fees and conditions that may apply.

** Offer valid June 1 – August 31, 2006. Ten (10) winners will receive a gift card with a total value of \$100 from their choice of Target, Bed Bath & Beyond or Home Depot. No purchase necessary to win. To enter gift card random drawing, complete an IBM Southeast EFCU First Mortgage application or mail a postcard to IBM Southeast EFCU, Attn: Marketing, P.O. Box 5090, Boca Raton, FL 33431 with your name, address, phone number and e-mail address. Entries must be received by August 31, 2006 to be included in the drawing. Winners will be notified and receive gift cards by September 30, 2006. Credit Union employees not eligible. Target Brands, Inc., Bed, Bath & Beyond Inc. and Home Depot/Homer TLC are all registered trademarks and are not affiliated with IBM Southeast EFCU.

AUTOADVISORS

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: Steve Possinger at (800) 873-5100, ext. 4718 or (561) 982-4700, ext. 4718

Tampa Area: Beth Shoup at (813) 300-7666

Atlanta Area: Paul Jeffries at (800) 873-5100, ext. 6311

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.

SHARE YOUR FINANCIAL GOALS

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. Independent Financial Services Representatives are here 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) Rollovers
- ◆ 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
- ◆ Group Benefits (25 people or more): Health, Disability, Long-Term Care
- ◆ Transition Planning: Career and Job Changes

In Florida call **Barbara Leschander** at **(727) 862-9877** • In Atlanta, contact **Jay Jones** at **(678) 797-6303**

In all other areas, contact **(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.

AFFORDABLE HEALTHCARE BENEFITS

Finally! Healthcare Benefits At A Price You'll Love

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