

# 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](mailto: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.

## 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](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.

## AFFORDABLE HEALTHCARE BENEFITS

Looking For An Affordable Health Plan?

The Healthcare Credit Union Association offers health plans from \$159.95/month for individuals and \$239.95/month for families. This is not a discount card program. This is a health plan with nationwide coverage and a nationwide network of doctors. Plus, everyone is accepted.

Marketed by and offered through:



Plan includes:

- ◆ Doctor Visits
- ◆ Hospital Visits
- ◆ Prescriptions
- ◆ Illness
- ◆ Diagnostics
- ◆ Accident

This plan is great for individuals, families, self-employed and employers! **Call today at 866.386.4226 for more information.**

## 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
- ◆ Investment Accounts: Insurance, Annuities, Mutual Funds, Stocks & Bonds
- ◆ Estate Planning: Trusts, Maximize Transfer of Assets
- ◆ Group Benefits (25 people or more): Health, Disability, Long-Term Care
- ◆ College Planning: Coverdell, Education IRAs, 529 Plans
- ◆ Transition Planning: Career and Job Changes
- ◆ Tax-Advantaged Investments

In South Florida, please call **Mark Bail** at **561.982.4700, ext. 4772**. • In Palm Beach Gardens, Port St. Lucie and Tampa, please call **Barbara Leschander** at **727.862.9877**. • In Georgia and Alabama, please call **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.

## RECEIVE \$5 TODAY

Sign up for eStatements and receive your monthly Credit Union statement via email. Get your statements faster and save paper! Once you receive your statement, you can save it on your computer or print it at your convenience. Plus, receive a \$5 bonus simply for signing up. Visit [www.ibmsecu.org](http://www.ibmsecu.org) for complete details and to sign up today!

## IBM SOUTHEAST EFCU EARNS 5-STAR RATING

BAUERFINANCIAL, Inc., the nation's leading independent Credit Union rating and research firm has given IBM Southeast Employees' Federal Credit Union a 5-Star rating for the 41st consecutive quarter. This rating is based on the financial condition of the Credit Union and Members can interpret this honor to mean that IBM Southeast EFCU is one of the most financially strong Credit Unions. Along with the 5-Star rating, IBM Southeast EFCU was named an "Exceptional Performance Credit Union." This designation comes with receiving the 5-Star rating for ten years or more.

Information taken from BAUERFINANCIAL press release. No institution pays for its rating, nor can any elude it. For more information on BAUERFINANCIAL, please visit [www.bauerfinancial.com](http://www.bauerfinancial.com).

## 35,000 SURCHARGE-FREE ATMS

In addition to its own Credit Union ATMs, IBM Southeast EFCU has partnered with Allpoint, Publix and CU24 to offer over 35,000 nationwide surcharge-free ATMs to its Members with VISA Check Cards. These ATMs are available at Costco, Albertsons, Walgreens, and many more retail and gas locations.

Simply visit [www.ibmsecu.org](http://www.ibmsecu.org) and enter your zip code to find the surcharge-free ATMs near your home, work or travel destination.

## NO-CLOSING-COSTS MORTGAGES

Make Your Move With The Great Rates & Flexibility Of A First Mortgage.\*

- ◆ 60-Day Rate Lock-In during processing with the protection of our exclusive Float-Down feature
- ◆ Pay no intangible tax at your Credit Union (save up to \$600 on a \$200,000 loan)
- ◆ Interest-Only payments, No-Down-Payment options, No-Closing-Costs options and 103% Financing plans make your home more affordable\*
- ◆ Fixed Rate, Adjustable Rate and Hybrid Rate options are available for terms up to 40 years

Receive a \$50 Home Depot Gift Card When You Refinance Your First Mortgage With Us.\*\*



Apply online at [www.ibmsecu.org](http://www.ibmsecu.org). Ask us about the advantages of a First Mortgage with a Home Equity Line of Credit.

\*103% loan to value (LTV) available on purchases of owner-occupied residences only. 40-year fixed rate mortgages not available with 103% financing programs. Borrower may need to purchase appraisal under certain conditions, and property, flood and mortgage insurance may be required. Certain conditions may apply regarding no-closing-costs offer. Mortgages with less than 20% equity subject to Mortgage Insurance. Note: If your home does not increase in value and you are paying interest-only payments, you are not building equity. Your mortgage payment may significantly increase when your loan goes into the principal and interest repayment phase. 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. 24-hour approvals subject to certain conditions.

\*\*\$50 Home Depot card will be mailed to your address of record within 30 days of closing. Promotion effective June 1, 2007, subject to change without notice. Home Depot is a registered trademark of Homer, TLC Inc. and is not associated with the Credit Union.



## ENLIGHTEN US



Our Service Excellence Assurance program was created because your feedback is very important to us. You may pick up a survey in any of our branch locations or take one online at [www.ibmsecu.org](http://www.ibmsecu.org). We also randomly select a small group of Members monthly to receive a survey via mail or email. If you receive a survey based on a recent transaction, please take the time to fill it out. We can only measure and improve our service if we have feedback from our Members.

If you have any questions about our program, please contact our Service Quality Administrator, Marcia Alves-Rodrigues at **561.982.8732** or **800.873.5100, ext. 8732**.

## 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: Mel Pockock at **678.797.6300, ext. 6311**

All Other Areas: **800.873.5100, ext. 4718** or email [autoadvisors@ibmsecu.org](mailto:autoadvisors@ibmsecu.org)

\*AutoAdvisors Car Information and Buying Program is offered through AutoAdvisors Services, LLC. AutoAdvisors receives a transactional fee from the dealer, not dependent on dealer profit.