

BREAKING NEWS

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 45,000 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 3,000 branches nationwide.

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

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 Members Insurance Services 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. Available in Florida and Georgia only.

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. LPL 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:

- ◆ **College Planning: Coverdell, Education IRAs, 529 Plans**
- ◆ **Retirement Planning: IRA, Roth IRA, 403(b) and 401(k) Rollovers**
- ◆ **Transition Planning: Career and Job Changes**
- ◆ **Group Benefits (25 people or more): Health, Disability, Long-Term Care**
- ◆ **Tax-Advantaged Investments**
- ◆ **Investment Accounts: Insurance, Annuities, Mutual Funds, Stocks & Bonds**

In Georgia and Alabama, please call **678.797.6303** or **800.873.5100, ext. 6303**. • In Florida and the rest of the country, please call **561.982.4772** or **800.873.5100, ext. 4772**.

*Securities and Insurance products offered through LPL Financial and its affiliates, member FINRA/SIPC. IBM Southeast EFCU is not a registered broker/dealer and is not affiliated with LPL Financial.

Not NCUA insured No Credit Union Guarantee May Lose Value

AFFORDABLE HEALTHCARE BENEFITS

Looking For An Affordable Health Plan?

The Healthcare Credit Union Association offers health plans from \$160/month for individuals and \$270/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.



Plan includes:

- ◆ **Doctor visits**
- ◆ **Hospital visits**
- ◆ **Prescriptions**
- ◆ **Illness**
- ◆ **Diagnostics**
- ◆ **Accident**

This plan is great for individuals, families, self-employed and employers! Call today at **800.977.7070** for more information.

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. We also randomly select a small group of Members monthly to receive a survey by e-mail. 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: Jerry Skipper at 813.781.6042

Atlanta Area: Mel Pocock at 678.797.6300, ext. 6311

All Other Areas: 800.873.5100, ext. 4718 or e-mail autoadvisors@ibmseu.org

"Why Go It Alone?"

*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.
**Visit www.ibmsecu.org and click on "Free Member Seminars" for the current schedule.

Free Auto Buying Seminars At Your Credit Union**

GIVE YOUR MORTGAGE A MAKEOVER

Transform Your Mortgage With Great Rates, Flexibility And No Closing Costs.*

- ◆ Take advantage of our 60-day Rate Lock-In during processing with the protection of our exclusive Float-Down feature
- ◆ Fast Online Prequalification, 24-Hour Approvals – plus, a complete range of expert home-buying and selling services*
- ◆ Interest-Only payments and No-Closing-Costs options make your home more affordable*
- ◆ No intangible tax payment (save up to \$600 on a \$200,000 loan)
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*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. Home-buying and selling services administered by a third party.

**Receive a \$50 Home Depot gift card when you refinance your mortgage with IBM Southeast EFCU. Gift card will be mailed to you within 30 days of closing. Offer subject to change without notice. Home Depot is a registered trademark of Homer, TLC Inc. and is not affiliated with the Credit Union.



SHARE THE REWARDS AND WE'LL SHARE THE WEALTH



Join The Credit Union, Or Refer A New Member, And You're Both Automatically Entered To Win \$250*

All new Members (and all referrers of new Members) who join between July 1 and September 30, 2008 will be entered to win one of three \$250 cash prizes.

For a Membership application, log on to www.ibmsecu.org, visit your local branch, e-mail us at serviceplus@ibmseu.org, or call 800.873.5100 or 561.982.4700.

*Join the Credit Union between July 1 – September 30, 2008, or refer a new Member who joins the Credit Union between July 1 – September 30, 2008, and be entered into a random drawing to win \$250 deposited into your Share account. Referrer's name must appear on new Member's application. Three (3) winners will be randomly chosen at the end of the quarter from all names entered. Credit Union employees not eligible. No purchase necessary. Must be 18 years or older to enter. You may also send a postcard with your name, address, phone number and e-mail address to Member Contest, IBM Southeast EFCU, Attn: Marketing, P.O. Box 5090, Boca Raton, FL 33431. Winner will be notified by October 15, 2008.



RECEIVE \$5 TODAY

Sign up for eStatements and receive your monthly Credit Union statement via email. Get your statements faster and save paper! Plus, receiving your statement online, as opposed to your mailbox, can help protect your personal information. 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 for complete details and to sign up today!