

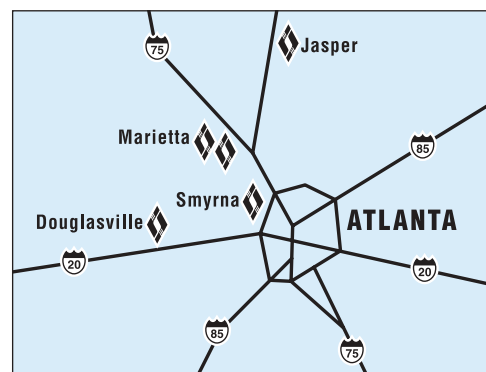
# BREAKING NEWS

## IBM SOUTHEAST EFCU EXPANDS IN GEORGIA!

Your Credit Union now has five more branches in Georgia through its merger with CMAR Credit Union. The new locations opened on June 29, 2009, as IBM Southeast EFCU, CMAR Division branches. The five new locations are:

- ◆ 647 Roswell Street, Marietta, GA 30060
- ◆ 100 Cherokee Street, Marietta, GA 30060
- ◆ 2688 Atlanta Road, Smyrna, GA 30080
- ◆ 8800 Dorris Road, Douglasville, GA 30134
- ◆ 25 Dixie Street, Jasper, GA 30143

IBM Southeast EFCU is strong and growing and looks forward to assisting new and existing Members in these new markets! Please visit [www.ibmsecu.org](http://www.ibmsecu.org) for more information, including maps and directions.



## A MEMBER'S VIEW

"I have banked with IBM Credit Union for over 20 years. I will NOT do my banking anywhere else. When I needed a Mortgage – IBM Southeast EFCU was there. When I needed a Line of Credit – IBM Southeast EFCU was there. When I needed a VISA – you guessed it, IBM Southeast EFCU was there. I do all of my banking online. I never have to go into the branch, even though I wouldn't mind visiting now and again. I don't think I have been in a bank for many years. Thanks IBM Southeast EFCU for making my life a lot easier. You all are the BEST!"

Member Name: **Christine Diaz**, April 2009

## IBM SOUTHEAST EFCU BECOMES A SUPPORTER OF WOCCU!

IBM Southeast Employees' Federal Credit Union has committed to becoming a 2009 supporter of the World Council of Credit Unions, Inc. (WOCCU). For more than 30 years, WOCCU has been at the forefront of alleviating poverty around the world. Credit Unions provide a not-for-profit, self-sustaining structure that enables people to end the cycle of poverty.

WOCCU has Credit Union development projects in 15 countries, ranging from Afghanistan and Bolivia to Kenya and Uzbekistan. With support from IBM Southeast EFCU, Credit Unions can help hardworking poor:

- ◆ Experience their first taste of democracy in Central Asia
- ◆ Free themselves of debt bondage from heroin growers in Afghanistan
- ◆ Receive much-needed money transfers in Ecuador from abroad
- ◆ Ensure the safety of their savings in Rwanda
- ◆ And much more

To learn more about international Credit Union Development, please visit [www.woccu.org](http://www.woccu.org).

## FREE EDUCATIONAL PODCASTS!

Your Credit Union has a multitude of free podcasts available at [www.ibmsecu.org](http://www.ibmsecu.org). Choose "Podcasts" under the Education menu to view all of the topics. You may listen to the podcasts online or download them to your computer. The podcasts cover many topics, including Saving for Retirement, Teens and Money, Your Credit Score, and more. A few of our podcasts are now in Spanish, as well. Be sure to check them out at [www.ibmsecu.org](http://www.ibmsecu.org).

## VISIT US ON FACEBOOK!

Your Credit Union now has a presence on Facebook! Simply search for IBM Southeast Employees' Federal Credit Union to find our page. Once you do, please become a "fan."\* Our page is new and growing daily. We have updated it with seminar information as well as some photos of recent community events. We are excited about our page and welcome feedback!

\*To become a fan, you must already have a Facebook account. Facebook.com is privately owned and operated by Facebook, Inc. and is not affiliated with IBM Southeast EFCU.

## 7.50% APY ON CHECKING AND SAVINGS!\*

Your Credit Union is now offering high-yield Checking and Savings accounts. Our new Plus accounts offer the following:

### Checking Plus:\*

- ◆ Take advantage of a superior yield of 7.50% APY on your first \$500 in deposits
- ◆ To qualify for this account you must sign up for eStatements and a VISA Check Card

### Savings Plus:\*

- ◆ Enjoy the superior yield of 7.50% APY on your first \$500 in deposits
- ◆ To qualify for this account, you must sign up for eStatements

To open your accounts, visit [www.ibmsecu.org](http://www.ibmsecu.org), call **800.873.5100, 561.982.4700** or email [serviceplus@ibmsecu.org](mailto:serviceplus@ibmsecu.org).

\*APY = Annual Percentage Yield. All accounts are subject to qualification and certain conditions may apply. Savings Plus Account requires Member to sign up for eStatements. The first \$500 in deposits receives 7.50% APY. Amounts exceeding \$500 follow the standard Share Account tiered-rate structure. Checking Plus Account requires eStatements and a VISA Check Card. The first \$500 on deposit in a Checking Plus Account currently receives 7.50% APY. Amounts exceeding \$500 are subject to change quarterly. Three checks per month can be written for free; after that it will be \$2 per check. For details, please refer to a current Membership Disclosure, Fee Schedule and Share Account Rate Sheet, or contact a Member Service Advisor for more information. Only one Savings Plus Account and one Checking Plus Account per Member may be opened. Rate subject to change without notice.



## 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 toward achieving 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 help you to achieve the financial stability you desire. Find out more about:

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For more information or to schedule an appointment, please call **800.873.5100, ext. 4772** or **561.982.4772**.

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Not NCUA/NCUSIF insured

Not Credit Union Guaranteed

May Lose Value, Including Principal

## IBM SOUTHEAST EFCU BOARD OF DIRECTORS APPOINTMENT

William (Bill) R. Tracy, a Member of the Board of Directors of IBM Southeast Employees' Federal Credit Union for close to 30 years, passed away on May 3, 2009. Mr. Tracy's death is a great loss to the Credit Union and he will be missed.

When Bill was elected to the Board of Directors, the Credit Union had just over \$20 million in assets. During Bill's tenure on the Board, the assets grew to over \$750 million. Bill's leadership in strategic planning was a major contributor to the Credit Union's growth and success.

The Board has appointed Brad J. DeBauche to fill Mr. Tracy's position. Mr. DeBauche previously served as the Chairperson of the Board's Supervisory Committee, a position he has held since August 2000. Mr. DeBauche will continue to serve on the Supervisory Committee, with Mr. Peter Blacklock now serving as Chairperson.

## HOME AND AUTO INSURANCE

Your Credit Union has recently partnered with Newtek to offer home and auto insurance to IBM Southeast EFCU Members. If you are in need of homeowners insurance, Newtek can provide you with quotes from several different companies and a choice of payment plans. If you are in need of auto insurance, Newtek can assist you with the type of coverage you are looking for. Contact Newtek directly at **866.900.8834** and tell them you are a Member of IBM Southeast EFCU. Or you may fill out the informational form on our website on the Home and Auto Insurance page, under the Services drop-down menu and Newtek will contact you directly.

## 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**
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- ◆ **Offer all makes, models and manufacturers**
- ◆ **Guarantee satisfaction**



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**Tampa Area:** Jerry Skipper at **813.781.6042**

**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)

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