

# BREAKING NEWS

## GREAT AUTO LOAN RATES AND FULL SERVICE ARE STILL HERE

Drive A Better Deal With Auto Loan Rates As Low As 3.75% APR\* - Plus a FREE Gas Card between October 1 - October 31, 2005!

- ◆ Receive a \$25 gas card when you open an auto loan and VISA Credit Card account\*\*
- ◆ Application approval in as little as 2 hours\*
- ◆ Extended Warranty, Payment Protection and GAP Total Loss Protection available at significant savings\*\*\*

www.ibmsecu.org • loans@ibmsecu.org • (800) 873-5100, ext. 7701 • (561) 982-4700, ext. 7701

\* APR=Annual Percentage Rate. APR is based on a credit score of 740 or higher. Actual rate will be based on credit worthiness. Prevailing loan terms may apply. Rates as low as 3.75% APR for new autos up to 60 months and rates as low as 4.25% APR for new autos 61+ months. Used auto rates as low as 4.75% APR up to 60 months for 2001-2005 model years. 2-hour approvals subject to certain conditions. All IBM Southeast EFCU auto loans and VISA Credit Card accounts are subject to income, address and identification verification and credit approval. Please refer to "Your Loan Disclosures" and "Loan Fees and Charges" available on our Web site or contact a Member Service Representative for full details on rates, terms, fees and conditions. Offer not valid on refinanced Credit Union loans. Other discounts do not apply. Rates valid October 1-31, 2005.

\*\* The \$25 gas card will be mailed to your home within 15 days after the approval and disbursement of your auto loan and the opening (or verification of existing) VISA Credit Card account. Offer subject to change without notice. Credit Union employees not eligible.

\*\*\* Optional insurance programs offered through third party vendors and certain limitations may apply.



## SIX MORTGAGE MYTHS

What does it really take to qualify for a mortgage? IBM Southeast EFCU separates myth from fact to help you own the home of your dreams.

**MYTH: You'll need a 20% down-payment to buy a home.**

**REALITY:** Today, qualifying customers can buy a home for as little as 0% down. For those with excellent credit, many lenders finance 3% of the closing costs.

**MYTH: Lenders are required by law to give the best possible mortgage rates.**

**REALITY:** Rates vary with different mortgage companies, and there are no legal requirements to offer the best rates. You'll find IBM Southeast EFCU consistently competitive.

**MYTH: You need perfect credit to qualify for a mortgage.**

**REALITY:** IBM Southeast EFCU provides mortgage programs for all kinds of homebuyers. Don't be afraid to ask!

**MYTH: Neighborhood mortgage brokers offer better rates than banks and credit unions.**

**REALITY:** Shop around! While local lenders occasionally offer special promotions, IBM Southeast EFCU offers its Members some of the best rates in town.

**MYTH: You must be with the same employer for five years to qualify for a mortgage.**

**REALITY:** Approval requirements do not include a five year job history. Credit history, assets, down payments and monthly income are all considered when approving a loan. IBM Southeast EFCU looks at the big picture, not just one category.

**MYTH: Interest paid on your home mortgage is not tax deductible.**

**REALITY:** Mortgage interest is usually tax deductible. Consult your tax advisor or visit [www.irs.gov](http://www.irs.gov).



## SMALL BUSINESS PRODUCTS NOW OFFERED\*

IBM Southeast EFCU now offers a variety of Business Products to meet your needs:

- ◆ Business Line of Credit
- ◆ Standby Letter of Credit
- ◆ Business VISA Credit Card
- ◆ Business Term Loan
- ◆ Business Mortgage Loan
- ◆ Small Business Checking

For more information, visit [www.ibmsecu.org](http://www.ibmsecu.org) or contact us at (800) 873-5100, (561) 982-4700 or [loans@ibmsecu.org](mailto:loans@ibmsecu.org).

\*All IBM Southeast EFCU Business Account and Loan products are subject to income, address and identification verification, credit approval and certain conditions.



## DON'T LET DENTAL BILLS BITE INTO YOUR SAVINGS

In today's world of rising medical costs, health insurance is a must. But what about the fast-rising costs of dentistry? Many health plans don't cover the expense of caring for your teeth. That's why IBM Southeast EFCU is pleased to offer Dental Benefits Plus to its Members.

With Dental Benefits Plus, dental benefits are provided by a G.E. Financial Company,\* and Credit Union Members can cover a wide range of dental expenses at affordable rates. As little as \$11.95 per month for individuals (or \$14.95 for entire families!) can give you all these benefits:

- ◆ Save an average of 30% on more than 170 dental services.
- ◆ No charge for routine exams or bite-wing X-rays.
- ◆ Access to more than 13,000 dentists and specialists nationwide.
- ◆ No claim forms, no deductibles, no waiting periods, no contracts to sign.
- ◆ Savings of up to 60% on prescription drugs, vision, chiropractic and other health-related benefits. Enroll online today – it's easy.

Just visit [www.ibmsecu.org](http://www.ibmsecu.org) and click on the "services" drop down menu and choose Dental Benefits or call Dental Benefits Plus toll-free at (800) 818-7587.

\*Dental network is provided by Signature Agency, Inc., a GE Financial Company. This program is not insurance. This plan provides contracted discounts at certain providers for services and does not make payments to the providers. The cost is \$11.95/mo. individual, \$14.95/mo. family (two or more), plus a one-time refundable Enrollment Fee of \$10.00. 30 Day Money Back Guarantee includes Enrollment Fee. Pay by credit card or credit union account debit. Visit [www.ibmsecu.org](http://www.ibmsecu.org) for full details.

## FREE CREDIT REPORTS\*

According to the Fair and Accurate Credit Transactions Act (FACT ACT), consumers can request and obtain a free credit report once every 12 months from each of the three nationwide consumer credit reporting companies: Experian, Equifax and TransUnion.

**There are three convenient ways to request a free credit report:**

Online at [www.ibmsecu.org](http://www.ibmsecu.org)

Call (877) FACTACT (877-322-8228) and after a simple verification process, your reports will be mailed to you.

Mail the completed form located on the credit monitoring page of [www.ibmsecu.org](http://www.ibmsecu.org) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281

\*Your free credit report supplied via the FACT ACT does not include your credit score. If you wish to purchase a credit report which discloses your credit score, please visit [www.ibmsecu.org](http://www.ibmsecu.org) and log on to the credit monitoring page.

## SAFE AND SECURE

Banking online offers protection against fraud and identity theft:

**FREE Online Banking** – Monitor all of your Checking, Savings, Loan and VISA Credit Card account activity 24/7 from our secure website.

**FREE Online Bill Paying/Automatic Loan Payments** – Payment of bills electronically avoids the risk of mail fraud and a check stolen in the mail.\*

**FREE eStatements** – Protects sensitive financial data from mail theft by delivering all of your account statements to you via secure e-mail.\*

**FREE eMessenger** – Up-to-the-minute e-mailed information on check clearing, direct deposits and other pre-selected account activities.

**FREE Credit Report** – Order a free annual credit report online now.\*

**Credit Monitoring** – Guards you around the clock with nonstop credit watch, identity theft insurance, credit reports and credit scores.\*\*

**Verified By VISA** – Password protect your IBM Southeast EFCU VISA Credit Card when making online purchases.

Visit us at [www.ibmsecu.org](http://www.ibmsecu.org) for fraud prevention tips, warnings and information.

\*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. Please refer to a REWARDS brochure or visit [www.ibmsecu.org](http://www.ibmsecu.org) for more information. Members who sign up for eStatements will no longer receive paper statements via USPS mail. Credit Union Members are entitled to one (1) free credit report per year.

\*\*Credit Monitoring is a suite of paid services provided by Equifax, a third party vendor. Please visit [www.ibmsecu.org](http://www.ibmsecu.org) and click on Credit Monitoring.



## SURCHARGE-FREE ATM NETWORK

IBM Southeast EFCU partnered with Allpoint network to offer you over 32,000 surcharge-free ATMs nationwide when using your VISA Check Card (an additional 13,000 surcharge-free ATMs are available through the Publix Presto and CU Here networks). 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 stores including Target, Walgreens, Albertsons, Costco etc. **Visit [www.ibmsecu.org](http://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](http://www.ibmsecu.org) or contact us at (800) 873-5100, (561) 982-4700 or [serviceplus@ibmsecu.org](mailto:serviceplus@ibmsecu.org) for details and to find out how to increase your REWARDS level to Gold, Platinum or Diamond.

\*Please visit [www.ibmsecu.org](http://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.



## VISA CHECK CARD BENEFITS

**IBM Southeast Employees' Federal Credit Union's FREE VISA Check Card** is a convenient way for Members to quickly and safely access their money and make purchases.\* The VISA Check Card has all the functions of an ATM Card plus so much more:

- ◆ Save time writing checks by using your VISA Check Card for purchases at most merchants
- ◆ Receive cash back when making purchases (saving a trip to the ATM)
- ◆ Transactions are automatically deducted from your Checking account
- ◆ Sign the receipt or enter your PIN to pay for purchases – the choice is yours
- ◆ Protection against unauthorized use of your card with VISA's Zero Liability Policy
- ◆ Access to over 45,000 nationwide surcharge-free ATMs\*\*

If you do not currently have an **IBM Southeast EFCU VISA Check Card**, contact us today at **(800) 873-5100, (561) 982-4700** or [serviceplus@ibmsecu.org](mailto:serviceplus@ibmsecu.org). Take advantage of this benefit today!

\*All IBM Southeast EFCU VISA Check Cards are subject to certain qualifications and approval. VISA's Zero Liability policy does not apply to commercial card, ATM transactions or PIN transactions not processed by VISA.

\*\*Surcharge-free ATMs available through the Allpoint, Publix Presto and CU Here networks. Dependent on REWARDS level, you may be subject to a Credit Union service fee for transactions on a non-Credit Union ATM.



## LIFERING GROUP TERM LIFE INSURANCE

Life insurance is an important element in your financial planning. As a Member of IBM Southeast Employees' Federal Credit Union, you can apply for LifeRing Group Term Life Insurance at competitive premiums with the convenience of automatic quarterly premium deductions from your Credit Union account.

LifeRing is underwritten by New York Life Insurance Company. New York Life has consistently received the highest ratings from the independent rating services: Standard & Poors and A.M. Best for its overall solvency and Moody's and Fitch for its financial strength.

Your Membership in IBM Southeast Employees' Federal Credit Union makes this attractive term life insurance available to you at an affordable group rate.

- ◆ Coverage from \$50,000 to \$500,000 for Members 18-65
- ◆ Coverage for children available
- ◆ Annually determined bonus benefit at no extra cost

For 2005, this special Bonus Benefit is 15%; therefore, until December 31, 2005, the Member's insurance amount at the time of death will be increased automatically by 15%. This bonus benefit is determined annually by New York Life and is not guaranteed for subsequent years.

Learn more about LifeRing Group Term Life Insurance such as:

- ◆ Eligibility
- ◆ Rates
- ◆ Renewal provisions
- ◆ Exclusions and limitations

Call (800) 223-8646 or visit [www.ibmsecu.org](http://www.ibmsecu.org), choose Insurance under the Services menu and click on Term Insurance. Please mention that you are a Member of IBM Southeast Employees' Federal Credit Union.

## 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\*** 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](http://www.ibmsecu.org) and click on the MIS icon 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 a subsidiary of IBM Southeast EFCU.