

# BREAKING NEWS

## MEMBER DRIVE: SHARE THE REWARDS OF MEMBERSHIP AND WIN!

Refer a New Member to IBM Southeast Employees' Federal Credit Union and you'll be entered to win \$500. One \$500 prize will be awarded each month in October, November and December. The referred Member must open a Checking account with a VISA Check Card and any loan.\*

For more information, visit [www.ibmsecu.org](http://www.ibmsecu.org), visit any branch location, or call 800.873.5100 or 561.982.4700.

\* The \$500 Prize Drawing is available to all Members that refer a new Member to IBM Southeast EFCU between October 1-December 31, 2006. The new Member must open a Membership Savings account, a Checking account with a VISA Check Card and any loan (consumer, credit card or mortgage). Each qualified referral will result in one entry to the drawing and the referrer's name must appear on the new Member's application. One \$500 prize will be awarded for October, November and December and be deposited into the Member's Membership Savings Account in the following month. Offer subject to change without notice. Previous winners and Credit Union employees not eligible. No purchase necessary to win. To enter random \$500 drawing, complete an entry form with your name, address, phone number, e-mail address and mail it to IBM Southeast EFCU, Attn: Marketing, P.O. Box 5090, Boca Raton, FL 33431-0890.



## NCUA INCREASES RETIREMENT INSURANCE COVERAGE

For the first time in 25 years, Congress has raised the limit on federal deposit and share insurance coverage for certain retirement accounts, which protects against retirement savings loss if a financial institution fails. This applies to accounts Members have at Credit Unions insured by the National Credit Union Administration (NCUA) and the National Credit Union Share Insurance Fund (NCUSIF). Your Credit Union is insured by these Federal Regulatory Agencies.

Traditional and Roth IRAs at NCUA insured Credit Unions are now insured up to \$250,000, an increase from the previous \$100,000 coverage. For more information on what has and hasn't changed, visit [www.ibmsecu.org](http://www.ibmsecu.org) and refer to the NCUA Insurance Disclosure, "Your Insured Funds."



## 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 2006, this special Bonus Benefit is 20%; therefore, until December 31, 2006, the Member's insurance amount at the time of death will be increased automatically by 20%. 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.

## FIX YOUR MORTGAGE

Interest rates are on the rise. Now is the right time to trade in your ARM for a great fixed rate First Mortgage from IBM Southeast EFCU.\* Refinancing with a low fixed rate can save hundreds of dollars per month. IBM Southeast EFCU offers convenient terms up to 40 years, interest-only payment options, no intangible tax (a savings of up to \$600 on a \$200,000 loan) and 60-day rate lock-in with low closing costs. First Mortgages automatically earn Gold REWARDS.\*\* **Receive a \$100 Home Depot Gift Card at closing on refinances done October-December, 2006.\*** Visit [www.ibmsecu.org](http://www.ibmsecu.org) or call 800.873.5100 or 561.982.4700 for more information.

\* ARM=Adjustable Rate Mortgage. Hazard, flood and other applicable insurances may be required. 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. Home Depot is a registered trademark of Homer, TLC Inc., and is not associated with the Credit Union.

\*\* See a REWARDS brochure or contact a Member Service Advisor for more details. Mortgage must be serviced by IBM Southeast EFCU and have an average monthly balance of \$1.00 or more to qualify for Gold REWARDS benefits.



## 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.\* You may bring a bill to one of our branches and we will set you up, or you may visit [www.ibmsecu.org](http://www.ibmsecu.org) and sign up for Online Bill Paying there. After initial set up, simply pay one bill using the Online Bill Paying system and receive \$25. Sign up for eStatements and receive another \$5. It's that easy. For more information, visit [www.ibmsecu.org](http://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 within 30 days of paying the bill. 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 October 1, 2006, and cannot be combined with other promotional offers. Visit [www.ibmsecu.org](http://www.ibmsecu.org) or contact a Member Service Advisor for more details. Credit Union employees are not eligible for the incentives.

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

In today's world of rising medical costs, health care 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 GE 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 18,000 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. The plan member is obligated to pay for all services when services are rendered. Visit [www.ibmsecu.org](http://www.ibmsecu.org) for full details. Benefit Services of America is located at 101 S. Wymore Road, Ste. 300, Altamonte Springs, FL 32714.

## MORE PHISHING NEWS

Now that consumers are getting wise to phishing e-mails (attempts to get you to disclose your credit account numbers or other private information through email messages set up to look like they are sent from legitimate sources) the scammers have added a new twist. Instead of directing you to click on a link that takes you to a fake site where they expect you to enter your private information, they now direct you to call a special phone number. Once you call, an automated system asks you to verify your identity by punching in your credit card number. Of course, if you do that, you have just given the thieves open access to charge on your account.

Our advice remains the same. IBM Southeast EFCU will never contact you via e-mail or phone to ask for your account numbers. We already have your account numbers and information. If you ever have any doubts about the legitimacy of a phone call or e-mail, call us at 800.873.5100 or 561.982.4700 to double check before you give out any information.

However, if you initiate the call, we will ask for some identifying information before we disclose any information on your accounts. This also protects you from thieves who want to get easy access to your accounts. To protect your accounts with a security password, please contact us.

## 2,300 NATIONWIDE BRANCH LOCATIONS

Did you know that in addition to your Credit Union branches, all IBM Southeast EFCU Members can make deposits and withdrawals and other similar transactions at over 2,300 other Credit Union branches nationwide? This is called the Shared Service Center Branch network. IBM Southeast EFCU realizes that you sometimes have a need for a branch while you are away or simply not near one of the Credit Union locations. By becoming part of the Shared Service Center network, IBM Southeast EFCU has made this convenience available to the entire Membership.

Simply visit [www.ibmsecu.org](http://www.ibmsecu.org) and click on the Shared Service Centers link under the Locations menu option to find one near you. When visiting a Shared Service Center, all you need is your IBM Southeast EFCU account number and your photo ID.



## BUSINESS SERVICES OFFERED

Your Credit Union offers a variety of business services specifically designed for you - the business owner. Products and Services include:

- ◆ Business Checking
- ◆ Merchant Services
- ◆ Standby Letter of Credit
- ◆ Business Mortgage Loan
- ◆ Business Property & Casualty Insurance
- ◆ Financial Services
- ◆ Business Line of Credit
- ◆ Healthcare Benefits
- ◆ Online Banking
- ◆ Executive Platinum VISA Credit Card
- ◆ Business Money Markets and Certificates
- ◆ Payroll Services
- ◆ Dental Benefits
- ◆ Business Term Loan

**Plus, apply for an Executive Platinum VISA Credit Card and receive a \$25 Office Depot gift card.\*** Visit [www.ibmsecu.org](http://www.ibmsecu.org) for an application and complete details. You may also call 800.873.5100, ext. 8702, 561.982.4700, ext. 8702 or e-mail [business\\_services@ibmsecu.org](mailto:business_services@ibmsecu.org).

\*The \$25 Office Depot gift card will be mailed to your address of record within 15 days of loan approval and disbursement. Office Depot is a registered trademark of Office Depot, Inc.



## 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](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.