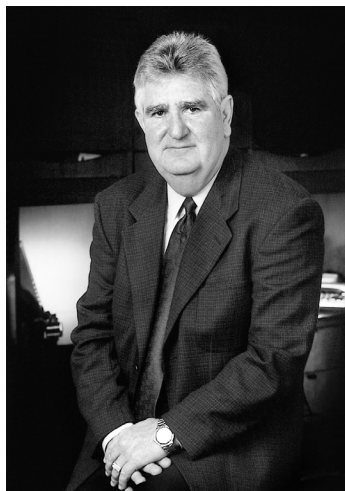


# BREAKING NEWS

## CEO AND PRESIDENT LARY B. MCCANTS TO RETIRE



Dear Members,

As I retire from the Credit Union on January 1, 2014, I want to once again thank you all for your support during my tenure as IBM Southeast Employees' Federal Credit Union's President and CEO. I have enjoyed immensely the daily interaction with the staff and will deeply miss my colleagues in the industry as well as you, our Members.

After more than 25 years of service at the Credit Union it is time for my wife of 44 years, Patricia, and I, our children and grandkids to close this chapter in our lives. Moving forward, I still intend to be directly involved in the Credit Union industry.

Over my 20 year career as CEO I'm proud to have overseen our CU growth from \$261 million in assets to almost \$900 million in assets and I've watched our Membership as it doubled from 35,500 to 73,000 Members. Five additional credit unions were merged into our field of membership and the IBM Southeast EFCU branching network expanded from 4 to 15 branches. Of all the changes we have seen, the most intriguing was the Credit Union's movement into social media, mobile banking and electronic services, giving us 24/7 remote access to accounts, information and services.

I have been a proud, active member in the Credit Union industry! I have enjoyed serving on the Board of Directors of the Florida Shared Services, Inc. Network and am the Immediate Past Chairman and Director of the Credit Union Executives Society (CUES), having served as Chairman in 2012. I'm looking forward to being inducted into The CUES Hall of Fame this November.

Although I will miss you all, I'm looking forward to spending more time with Patricia and my five grandchildren as well as having more golf time.

Again, thank you so much for your past support. I wish you all the best!

Sincerely,  
Lary B. McCants

## SUPERVISORY COMMITTEE STATEMENT

The Supervisory Committee of the IBM Southeast Employees' Federal Credit Union will be conducting the annual audit of the records of your Credit Union. You may receive an account verification notice in January 2014, and we ask you to completely review all of the information for accuracy. If any discrepancies are found, please fully explain them on the form and be sure to sign your name and date before returning your response to the auditors in the enclosed self-addressed prepaid envelope. Kindly return any discrepancies within 20 days from receipt of your notice so that questions can be promptly resolved. We appreciate your attention to this matter.

## BANKING ON THE GO HAS NEVER BEEN EASIER!

With IBM Southeast Employees' Federal Credit Union's smartphone apps for Android and iPhone, you can:

- ◆ Search for branches, shared service center branches and ATMs
- ◆ Log in to Mobile Banking
- ◆ Find contact info
- ◆ Look up rates
- ◆ Pay bills
- ◆ And more

They are free, easy to download, and simple to use. Download any free QR code reader to your smartphone and scan the appropriate code to download your IBM Southeast EFCU app in a snap!



**Download Our  
Android App!**

**Download Our  
iPhone App!**



\*Mobile Banking is a free service for all of our Members. However, please check with your wireless carrier regarding charges for web-enabled services. "Android" a registered trademark of Google, Inc., and "iPhone" a registered trademark of Apple, Inc., are not affiliated with IBM Southeast EFCU.

## YOUR CREDIT UNION IS ON FACEBOOK AND TWITTER!

Like us on Facebook (search for IBM Southeast Employees' Federal Credit Union) and follow us on Twitter (IBM\_SECU) to find out the latest news from your Credit Union. Get reminders of holiday closings, notice of new promotional offers, educational articles and much more.

Plus, each month you can enter to win a prize from our Facebook giveaway. Simply "like" our page and enter the giveaway by clicking on the "Giveaway" button at the top of the page. Check it out today!



"Facebook," a registered trademark of Facebook, Inc., and "Twitter," a registered trademark of Twitter, Inc., are not affiliated with IBM Southeast EFCU.

## VISA GIFT CARDS AVAILABLE\*

IBM Southeast EFCU offers VISA Gift Cards and VISA Reloadable Cards (which make great holiday gifts) at all branches. These cards are accepted everywhere VISA is accepted and can be replaced if lost or stolen. For more information, please visit [ibmsecu.org](http://ibmsecu.org) or ask a Member Service Advisor.



\*Certain fees may apply.

## TAKE ADVANTAGE OF OUR AUTO BUYING SERVICES TODAY!

Buying a car is exciting, but potentially stressful, and often expensive. In fact, for many people, buying a car is the third most expensive type of transaction they make – after a house and an education. Your Credit Union offers you two exceptional Preferred Dealer Networks for purchasing new and used cars, trucks and vans: AutoNation Direct and Enterprise Car Sales. Take advantage of our Auto Buying services\* today!

- ◆ Haggle-free and hassle-free car-buying experience
- ◆ Enhance your Credit Union financing
- ◆ Find the new or used vehicle of your choice
- ◆ Get the most value for your trade

Not only will we find that perfect car for you, we'll get you the best price for it! The only thing you'll have to do is pick up the keys. For more information, please contact a Loan Representative at **800.873.5100, 561.982.4700**, or email [loans@ibmsecu.org](mailto:loans@ibmsecu.org) for full details on rates, terms, fees and conditions.

**AutoNation Direct**

**enterprise car sales**

\*Optional Auto Buying Services offered through non-affiliated, third-party providers and certain limitations may apply. AutoNation Direct, a subsidiary of AutoNation, Inc., is a facilitator of sales and leasing transactions and does not act as an agent for the consumer. Enterprise Car Sales is a trademark of Enterprise Rent-A-Car Company.

## TESTIMONIAL

"I have been a Member of the Credit Union for many years. All of my major banking is through the Credit Union (checking, savings, money market, mortgage, loans, etc.). Whenever I go into other banks they ask me why I use a credit union...well the following story is the "WHY." The Credit Union treats me on a very personal level, treats me with respect and treats my needs and problems like they are their own. This week I made a HUGE error on my Bill Pay. I neglected to put in the decimal point in my payment, so it was HUGE. I spotted it last night (when it said "processing") and I was up all night worrying. I called the CU first thing in the morning and got an associate who worked with me, called the Bill Pay organization, helped me work with them and stayed with me through the whole process of trying to clear up my mistake. She never laughed at me, belittled me or made me feel bad. She never said "didn't you check the screen when it came back, check the email we send, etc., etc." (all the things I should have noticed). She just went through helping me and calming me down. When we got to the end of what we could do today, she even said, "I will watch your account and reverse the charge you will get for NSF as a courtesy." I had not even thought that far ahead because I was so stressed. The mistake I made was a major concern to me and she REALLY helped calm me down and did what she could to help me. I know from experience that other "big box" banks would not have put the time into helping me. I have had lesser problems with other financial institutions and have had less than stellar service on those small issues. So that's why I am a Credit Union Member." – **L. Cook**

## DON'T TAX MY CREDIT UNION

Don't Tax My Credit Union is a national campaign dedicated to ensuring Congress doesn't raise taxes on 96 million credit union members nationwide and preserves financial choice for American consumers. Since credit unions are member owned and not-for-profit, taxing them could destroy credit unions and eliminate the savings and benefits you receive from your Credit Union today. This would also eliminate financial choices for American consumers.

You can help IBM Southeast Employees' Federal Credit Union from being taxed by contacting your Congressman at 1-877-642-4223 or by emailing a pre-written letter that can be found by going to this hyperlink:

<http://www.donttaxmycreditunion.org/take-action/> or by sharing this on your Facebook page or on your Twitter feed.

You can visit our "Don't Tax My Credit Union" webpage to look up the Twitter handles for your state's representatives.

<https://www.ibmsecu.org/dont-tax-my-credit-union/>

