

BREAKING NEWS

ENJOY LIFE TO THE FULLEST!

Your Credit Union makes it easy for you to enjoy the good things in life with loan options to fit any need.*

- ◆ **Vehicle Loans** – Explore loans for cars, SUVs, boats, motorcycles, and much more!
- ◆ **Mortgages** – Finance the house of your dreams, or fix the one you already own with a First Mortgage, a Home Equity Line of Credit, or a Traditional Fixed-Rate Second Mortgage.
- ◆ **Term Loan** – Borrow a small amount for any unexpected expense!
- ◆ **Certificate or Savings Secured Loans** – Use your Credit Union Certificate or savings account as collateral for your loan.
- ◆ **Stock Secured Loans** – Use any stock listed on a major exchange as collateral for your loan.
- ◆ **Visa® Credit Cards** – Experience the freedom and purchasing power of Visa with exclusive Credit Union Member benefits

We make it easy to apply! Apply online at ibmsecu.org! It's the fastest way to get a loan or you can call us at **800.873.5100** or **561.982.4700** during normal business hours or email loans@ibmsecu.org or stop by your nearest branch to apply in person.

* All IBM Southeast EFCU loans are subject to income, address and identification verification. Please visit our website or contact a Loan Advisor for details on the rates, terms, fees and conditions that may apply. We do business in accordance with the Fair Federal Fair Housing Law and the Equal Credit Opportunity Act.

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 2015, 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.

AUTO BUYING SERVICE – DISCOUNT FOR MEMBERS



Your Credit Union offers an exceptional Preferred Dealer Network for purchasing used cars: **Enterprise Car Sales*** Find the used vehicle of your choice – haggle and hassle-free! Shop your trade to get the most value and even enhance your Credit Union financing. Take advantage of the **Auto Buying Service today!** Not only will you find that perfect car, you'll get the best price for it! The only thing you'll have to do is pick up the keys. **Plus, get a .50% discount on your Credit Union auto loan when you use the Auto Buying Service!***

* Auto Buying Service offered through Enterprise Car Sales, a trademark of Enterprise Rent-A-Car, a non-affiliated, third-party provider for IBM Southeast EFCU. 0.50% discount only applies to vehicles financed through IBM Southeast EFCU and purchased through Enterprise. Certain conditions apply, not valid with other offers.



MOBILE SERVICES



Our mobile services are designed to complement the growing popularity of smartphones. Our iPhone® and Android® mobile apps provide you with the conveniences of Online Banking in an easy-to-use application designed to keep you in touch with your personal finances. You can:

- ◆ Search for branches, CO-OP Shared Branches and ATMs
- ◆ Find contact info
- ◆ Log in to Mobile Banking*
- ◆ Look up rates
- ◆ Pay bills and more

**Download Our
Android App!**

**Download Our
iPhone App!**

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 either IBM Southeast EFCU app in a snap!

* 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.

MOBILE DEPOSIT

You can now deposit your checks electronically using our new mobile deposit feature, Mobile Banking eDeposits. Now you can avoid the hassle of driving to the nearest branch or ATM and instead use your smart phone to take a picture of your paper checks and deposit them electronically. You may also like our eTransfers service, that allows you to set up electronic transfers between the Credit Union and your other financial institutions. Visit our website at ibmsecu.org or contact a Member Service Advisor for more information.

FREE SERVICES: EMESSENGER AND ESTATEMENT ACCOUNT ALERTS

Customized updates about your Credit Union accounts can be sent directly to your email box or mobile device. You choose the email address or device, the type of account information you'd like to receive, and the frequency. We'll do the rest. Just follow the brief instructions to sign up and you're on your way.

What kind of messages can I choose from?

◆ **eStatements** – Receive notification that your monthly Credit Union statement is ready to be viewed inside Online Banking.*

◆ **eMessenger Alerts** – Personalized account updates such as:

- ◆ Your check has cleared
- ◆ Your Certificate has matured
- ◆ Your direct deposit has posted
- ◆ And much more!

If you haven't already signed up for eStatements or eMessenger Alerts, log-in to Online Banking from our website, click on "eMessenger," and try it today!

* Members who sign up for eMessenger eStatements will no longer receive paper statements by mail.

BE PROACTIVE, AVOID FRAUD AND IDENTITY THEFT



We all know that fraud and Identity Theft are on the rise. Defend yourself with these great, free services* from your Credit Union: Credit Monitoring and Identity Theft Protection, eStatements and eMessenger Alerts, Trusteer Rapport Online Banking Security Software, eDeposits and eTransfers, Verified by Visa® and Security Passwords just to name a few. Visit the Privacy and Security section of our website for more information.

* Some services offered through non-affiliated third-party providers for IBM Southeast EFCU.

HOMEADVANTAGE® AND IBM SOUTHEAST EFCU: THE PERFECT PAIR TO HELP YOU FIND THE PERFECT HOME

At **IBM Southeast EFCU**, we strive to make your entire home-buying experience as easy as possible. That's why we've partnered with CU Realty Services to offer the HomeAdvantage* program to our Members. Enroll today in the free program and get instant access to start your home search, find a realtor, and earn a rebate!

◆ **Search for a Home** – Search by price-range, neighborhood, city, street, ZIP code, bedrooms, bathrooms, and style of home. Get access to the full Multiple Listing Service (MLS), recent sales data, demographics, schools, crime statistics, and more. Plus, set email alerts to be alerted when a home that matches your criteria goes on the market.

◆ **Earn a Rebate** – When you work with any agent in The Home Advantage* network to buy or sell a home you'll receive a 20% cash rebate on the agent's commission. Your rebate will come in the form of a check issued within 60 days after closing.

◆ **Find a Realtor** – Home Advantage* approved agents are fully licensed and are actively engaged full-time real estate professionals. Browse profiles of the approved real estate agents online or contact us for a personal recommendation.

◆ **Get a Mortgage** – Get preapproved, check rates, and apply for your Mortgage all through our easy-to-use Mortgage site. We're dedicated to making the Mortgage process as simple as possible for you.

The HomeAdvantage program is completely free for all **IBM Southeast EFCU Members** – and once you've enrolled, you'll have access to all the tools and expertise you will need.



* HomeAdvantage™ program offered through CU Realty Services, LLC, a non-affiliated, third-party provider for IBM Southeast EFCU, to which certain limitations may apply. Rebates are calculated on a percentage of the HomeAdvantage™ program-approved real estate agent's commission, to be paid by check by CU Realty Services, LLC within sixty (60) days of the mortgage loan closing. Rebate incentives are available in most states; however, are void where prohibited by law or by the lender.

YOUR CREDIT UNION IS ON FACEBOOK, TWITTER, LINKEDIN, AND YOUTUBE!



Like us on Facebook (search for IBM Southeast Employees' Federal Credit Union) and follow us on Twitter ([IBM_SEC](https://twitter.com/IBM_SEC)) 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. You can learn about the people who work here through IBM Southeast EFCU's official LinkedIn page. We also have a YouTube channel. Check out our informational videos at <http://www.youtube.com/user/IBMSEC>. We invite you to share our pages with your family and friends.

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., "Twitter," a registered trademark of Twitter, Inc., "LinkedIn," a registered trademark of LinkedIn Corporation, and "YouTube," a registered trademark of Google, Inc., are not affiliated with IBM Southeast EFCU. Must be a current Facebook subscriber to be eligible for giveaway. Previous winners and IBM Southeast EFCU employees not eligible.