

BREAKING NEWS

AUDIT COMMITTEE STATEMENT

The Audit Committee of the **IBMSECU** will be conducting the annual audit of the records of your Credit Union. You may receive an account verification notice in January 2016, 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.

GET BIG PROTECTION IN A TINY CHIP: INTRODUCING CHIP TECHNOLOGY FOR IBMSECU

IBMSECU Visa® Credit Cards with built-in chip technology. These new cards are not only more secure – they're also easy to use.

Receive enhanced security. When you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud.

Enjoy global acceptance. More merchants are accepting chip transactions every day. Whether you check out using chip technology or swipe your card, you can pay with confidence wherever Visa credit cards are accepted. Plus, continue to use your card online and by phone. Chip-activated terminals are coming to certain U.S. retailers this year – and more locations in the years to come. If a merchant cannot accept chip transactions, simply swipe your card to pay.

If a chip-activated terminal is available, follow these easy steps:

- ◆ Insert the chip end of your card into the terminal with the chip facing up.
- ◆ Keep your card in the terminal and follow the prompts on screen.
- ◆ Remove your card when prompted and take your receipt. You may need to sign for your purchase.



Plus, you're protected against unauthorized use with Visa's Zero Liability Policy.*

* Visa's Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial card transactions or any transactions not processed by Visa. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.

A PLAN FOR EVERY CHAPTER OF YOUR LIFE - TRUSTAGE INSURANCE AND IBMSECU

We are proud to announce that we now offer TruStage Auto and Life Insurance. You trust your Credit Union to provide value. We endorse TruStage products and programs because for nearly 80 years they've been providing exceptional value and superior service exclusively to Credit Unions and their Members. TruStage products and programs are made available through TruStage Insurance Agency. Affiliates of TruStage have been providing insurance and financial services designed for Credit Unions and Members for nearly 80 years, serving more than 14 million Credit Union Members. **Call 1.888.888.0375 for a quote today!**

Auto Insurance

You want car insurance that you can depend on and rates you can afford. On average, Members who switch save up to \$427.96* by taking advantage of discounts for:

- Credit Union Membership
- Multi-car
- Anti-lock brakes
- Air bags, automatic seat belts
- Good student

Plus you get:

- 24/7 claims service (including holidays)
- 24-hour Roadside Emergency Assistance coverage**
- Guaranteed repairs at network shops

Life Insurance***

Life insurance is an important part of a financial safety net you can provide your loved ones in the event of your passing. It pays your beneficiaries money, which can be used to:

- Provide cash for daily living expenses
- Fund your children's education
- Meet monthly mortgage payments
- Protect your loved ones' future

* TruStage™ Auto & Home Insurance program; a non-affiliated, third-party insurance provider for IBMSECU; is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. * Figure reflects average national savings for customers who switched to Liberty Mutual's group auto and home program. Based on data collected between 9/1/2012 and 8/31/2013. Individual premiums and savings will vary. **Optional coverage. Requires the purchase of Towing and Labor coverage to cover cost of towing. Subject to policy limits. Emergency Roadside Assistance available anywhere in the U.S. and Canada. ***TruStage™ is the marketing brand for the insurance offered through CMFG Life Insurance Company. The insurance offered is not federally insured or guaranteed or sold by your Credit Union. Products may not be available in all states. Be sure to understand the complete details of coverage, including any exclusions and limitations.

AUTO BUYING SERVICES – DISCOUNT FOR MEMBERS



Your Credit Union offers two exceptional Preferred Dealer Networks for purchasing new and used cars: TrueCar and Enterprise Car Sales.* Now you can buy your next car with less hassle and more confidence. Visit <https://www.ibmsecu.org/your-services/additional-services/autobuying/> for more details.

Take advantage of our Auto Buying Services 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 our Auto Buying Services!*

* Auto Buying Services offered through TrueCar or Enterprise Car Sales, are non-affiliated, third-party providers for IBMSECU. 0.50% discount only applies to vehicles financed through IBMSECU and purchased through TrueCar or Enterprise Car Sales. Certain conditions apply, not valid with other offers.



CONNECT WITH YOUR CREDIT UNION ON FACEBOOK, TWITTER, LINKEDIN, AND YOUTUBE!



Like us on Facebook (search for IBM Southeast Employees' 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. You can learn about the people who work here through IBMSECU's official LinkedIn page. We also have a YouTube channel. Check out our informational videos at <http://www.youtube.com/user/IBMSECU>. 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 visit 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 IBMSECU. Must be a current Facebook subscriber to be eligible for giveaway. Previous winners and IBMSECU employees, volunteers and immediate family members are not eligible.



TESTIMONIAL



I have been a member of IBMSECU since 1994 and have always valued my Membership. Through the years I have done all my personal and business banking through this institution. Recently, your team and preparedness have really met the test of excellence. A couple of months ago, there were attempted fraudulent charges to my Platinum Visa account. Your team intercepted and stopped the fraud and most importantly, alerted me immediately. The fraudulent charges were blocked, and a new card was immediately distributed.

Last week, there was a brazen attempt by a fraudulent user to steal my identity and make a cash withdrawal via phone. Your team was sharp and immediately intercepted this attack and saved me a personal and financial disaster. Your customer service team was there for me and stayed with me after hours to help transfer my account and protect my accounts. Your customer service expert Marlene Dass has been there for me and did an outstanding job in restoring my accounts. This is the kind of service I need and truly value in a first-rate financial institution. Thank you IBMSECU for being an outstanding business partner! Your security and customer service in all aspects are truly first-rate! — **John Rodriguez**

MOBILE SERVICES



With IBMSECU's smartphone apps* for Android® and iPhone®, you can:

- ◆ Deposit checks from your phone
- ◆ Find "Contact Us" info
- ◆ Check balances and transfer funds
- ◆ 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 either IBMSECU 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 IBMSECU.