



The  
**IBMSECU** Quarterly Digest

*Helping Your Dollars Make Sense Since 1969*



## Mark Your Calendars for Our Annual Meeting

**Date:** Thursday, May 18, 2017 | **Time:** 5:00 P.M.

**Place:** IBMSECU Headquarters | 1000 NW 17th Avenue, Delray Beach, FL 33445

**RSVP your seat by Thursday, May 11, 2017 by calling 800.873.5100, ext. 7744**

Please be sure to include the names and number of Members in your party. Coffee and soft drinks will be served.



## Our Commitment To You

IBMSECU's mission is to deliver Service Excellence to the Membership and the communities we serve while ensuring the safety and soundness of the Credit Union. IBMSECU prides itself in supporting our communities. Do you know about our 501(c)3 non-profit organization, The Southeast Credit Union Foundation, Inc.? The mission of the Southeast Credit Union Foundation is to improve the lives of children and families in the communities we serve. Visit our Community tab online to see how we support the communities we are in: [www.ibmsecu.org/community/southeast-credit-union-foundation](http://www.ibmsecu.org/community/southeast-credit-union-foundation)

A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE (800-435-7352) WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE.

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## Try Our Financial Planning Program Today



Have you checked out the new IBMSECU Financial Planning & Investment Services Program yet? Designed exclusively for Credit Union Members, and located right here at Your Credit Union, the IBMSECU Financial Planning & Investment Services Program offers retirement, insurance and investment programs designed to help you and your family through a lifetime of financial planning needs. Some of the products and services available to you include:

- 401(k) / DROP Rollovers
- Retirement Planning
- Investment Planning
- Insurance Planning
- Business Planning
- Managed Money
- Education Planning
- Estate Conservation

In the spirit of the Credit Union philosophy, this Program is designed to assist a wide variety of Members—from those just starting a savings plan, to those with sizable assets looking for more sophisticated financial management tools. Whether you're looking for guidance on just one financial need you want to tackle today, or if you're interested in putting together a comprehensive plan, call the IBMSECU Financial Planning & Investment Services Program at 800.873.5100 for a complimentary, no-obligation analysis with an IBMSECU Financial Advisor.



Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America.

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## More Banking Options For The Way You Live

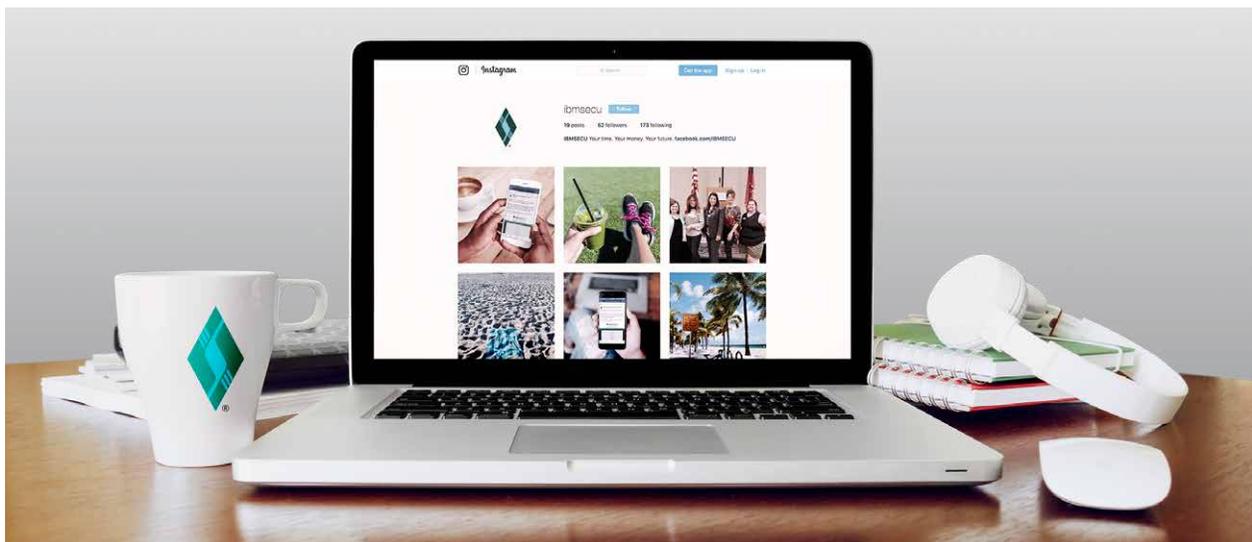
Ever notice that the large banks have branches all over town? IBMSECU appreciates that you love 'banking' with us and that's why we provide you with access to a network of over 5,500 credit union branches nationwide. Shared Branching extends the reach so that you've got branches wherever you live, work or play.<sup>†</sup> To find the nearest branch:

Visit [www.ibmsecu.org/about/branch-atm-locations/shared-branches](http://www.ibmsecu.org/about/branch-atm-locations/shared-branches) to find a branch or download the CO-OP Shared Branch app or call 888-748-3266.

IBMSECU Mobile Banking is available at <https://mobilebanking.ibmsecu.org>. Visit our website at [ibmseu.org](http://ibmseu.org) or contact a Member Service Advisor for details.

## Get Social With IBMSECU

Don't forget to follow us on Instagram at IBMSECU! Like us on Facebook (search for IBM Southeast Employees' Credit Union) and follow us on Twitter (IBMSECU) 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 [www.youtube.com/user/IBMSECU](http://www.youtube.com/user/IBMSECU). We invite you to share our pages with your family and friends.\*



<sup>†</sup> Your Shared Branching and IBMSECU deposits are Federally insured by NCUA.

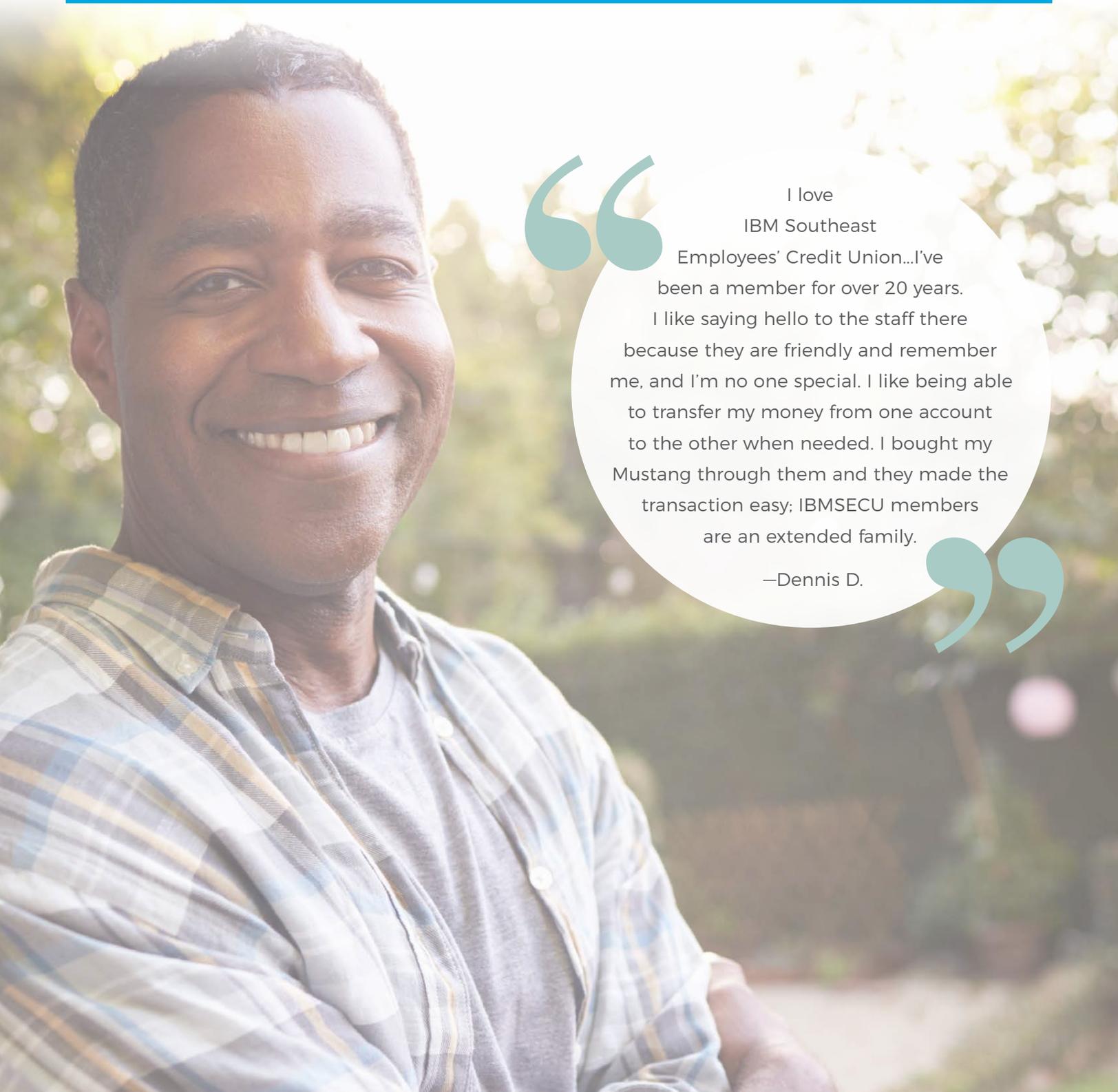
\*"Facebook," a registered trademark of Facebook, Inc., "Twitter," a registered trademark of Twitter, Inc., "Instagram," is a registered trademark of Instagram, LLC, "LinkedIn," a registered trademark of LinkedIn Corporation, and "YouTube," a registered trademark of Google, Inc., are not affiliated with IBMSECU.



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From Our Members



I love  
IBM Southeast  
Employees' Credit Union...I've  
been a member for over 20 years.  
I like saying hello to the staff there  
because they are friendly and remember  
me, and I'm no one special. I like being able  
to transfer my money from one account  
to the other when needed. I bought my  
Mustang through them and they made the  
transaction easy; IBMSECU members  
are an extended family.

—Dennis D.