

BREAKING NEWS

ANNUAL MEETING NOTICE

Date: Thursday, May 30, 2013

Time: 6:00 P.M.

Place: IBM Southeast EFCU, 1000 NW 17th Avenue, Delray Beach, FL 33445

RSVP: 561.982.4700, ext. 7744 or 800.873.5100, ext. 7744 by **Thursday, May 23, 2012.**

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

FOR WHEN IT MATTERS THE MOST

It can happen to anyone. Indoors or outdoors, at home or on the road, while working or relaxing in leisure activities – no matter how careful we are, there's always a chance of becoming the victim of a serious accident. That's why you should consider protecting yourself and your family against the possibility of the unexpected. Group Accidental Death and Dismemberment Insurance can provide up to \$300,000 in coverage, at affordable group rates. To make this offer even more attractive, coverage is available to every eligible Credit Union Member regardless of health or occupation. There are no medical questions to answer. You don't even need to take a physical exam. To apply, just fill out the online form available on our website: ibmsecu.org.

ENROLL NOW – RECEIVE \$2,000 OF COMPLIMENTARY COVERAGE PAID FOR BY YOUR CREDIT UNION

How important is Accidental Death and Dismemberment Insurance? So important, we are offering our Members bonus coverage simply for filling out our online enrollment form: \$2,000 in coverage, at no cost to you!

Accidental Death and Dismemberment Insurance is administered by Affinion and underwritten by Federal Insurance Company. After your coverage is approved, you'll receive a Certificate of Insurance describing the benefits of your coverage. For more information, including plan features, cost, eligibility, renewability, limitations and exclusions, please visit ibmsecu.org and click on the "Your Services" drop-down menu and choose Insurance Products or call Affinion toll-free at **877.309.6576**.

Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. For California Residents: Insurance product offered by Affinion Benefits Insurance Services, Inc. Underwritten by Federal Insurance Company.

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!

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AUTO INSURANCE AT SPECIAL RATES FROM TRAVELERS

You now have access to the Travelers Auto Insurance Program. This program offers IBM Southeast EFCU Members:

- ◆ Special program rates
- ◆ Money-saving discounts, including multi-car and new car
- ◆ 24/7 claim reporting
- ◆ Free, no-obligation quotes from licensed insurance representatives or online

TRAVELERS 

You can request quotes and switch at any time. Find out how much you can save today. Call Travelers, toll free, at **800.842.5936** to get your quote.

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BANKING ON THE GO HAS NEVER BEEN EASIER!

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- ◆ 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!

*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.



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INVESTMENTS & FINANCIAL SERVICES PRODUCTS THROUGH TRANSAMERICA FINANCIAL ADVISORS INC.

At IBM Southeast EFCU, we believe in helping you make the most of your money. We now offer 'one stop shopping' for investments, insurance, and financial planning* through Transamerica Financial Advisors, Inc. (TFA). TFA's Representatives are available at a location near you to discuss your investment needs.



TFA has a complete line of services and products which include:

- ◆ Retirement Planning Strategies
- ◆ Insurance and Annuities
- ◆ Stocks and Bonds
- ◆ Long Term Care
- ◆ Estate Planning Strategies
- ◆ Mutual Funds
- ◆ Financial Planning*

From retirement to planning for your children's college and everything in between, TFA Representatives can help you reach your goals. We invite you to take advantage of the no-cost consultation. By scheduling an appointment with your local TFA representative, you can learn how a variety of products and services can help you with your investment and financial planning* needs. Call TFA today at **866.622.4994**.

*Financial planning services are only available through Investment Advisor Representatives of TFA. Securities and Investment Advisory Services offered through Transamerica Financial Advisors, Inc. (TFA), Member FINRA, SIPC and Registered Investment Advisor. TFA is not affiliated with IBM Southeast Employees' Federal Credit Union. **Securities offered through Transamerica Financial Advisors, Inc. are: Not NCUA insured • Not deposits, obligations of, or guaranteed by the Credit Union • Subject to risks, including the possible loss of principal amount invested.**

TESTIMONIAL

"IBM Southeast EFCU's customer service is superb. A few months ago someone, somehow, made a clone of my debit card and somehow acquired my PIN, which I of course have never shared with anybody. They successfully withdrew the maximum limit from an ATM and attempted to withdraw money a few more times. I received a call from IBM Southeast EFCU shortly thereafter and was made aware of the suspicious activity. Everything was settled and the money withdrawn plus transaction fees were refunded as fast as could be expected. And now, just today, IBM Southeast EFCU called me to report yet another case of suspicious activity which was thankfully declined. IBM Southeast EFCU was right on top of it. IBM is a really great credit union and their fraud prevention/mitigation is top notch. Thanks IBM Southeast EFCU!" — **Michael Bader**

IDENTITY THEFT DOESN'T HAPPEN TO YOU UNTIL IT HAPPENS TO YOU

Your Credit Union will soon be offering Trusteer Rapport security software to better protect you! It's designed to protect confidential data, such as account credentials, from being stolen by malicious software (malware) and via phishing. To achieve this goal, the software includes measures to protect against misdirection and malicious screen scraping. The software is compatible with Microsoft Windows and Mac OS X and can be downloaded free of charge!

Once downloaded, Trusteer will protect your personal information and account against identity theft and fraud. It will work with antivirus solutions, stopping threats they can't protect you from. Trusteer is effective, easy to use, and won't slow down your computer. We're here to protect you!

Trusteer