

BREAKING NEWS

ANNUAL MEETING NOTICE



Date: Thursday, May 29, 2014

Time: 6:00 P.M.

Place: IBM Southeast EFCU Marietta Branch
647 Roswell Street NE, Marietta, GA 30060

RSVP: 561.982.4700, ext. 7744 or 800.873.5100, ext. 7744
by Thursday, May 22, 2014.

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

HOME INSURANCE IS NOW AVAILABLE!*



IBM Southeast EFCU Members now have access to Florida home insurance through Quorum Insurance, and nationwide coverage for other states through Travelers. As a Credit Union Member, you'll get:

- ◆ Special program rates
- ◆ Free, no-obligation quotes from licensed insurance representatives or online
- ◆ 24/7 claim reporting
- ◆ Easy payment options, including Electronic Funds Transfer (EFT), and more



You can request quotes and switch at any time! Visit our website at ibmsecu.org to get a free home insurance quote today! You can also call Quorum at 800.714.1447 or Travelers at 800.842.5936 to get your quote and find out how much you can save today!

* Insurance services offered by Quorum Insurance LLC and the Travelers Indemnity Company; non-affiliated third-party insurance providers for IBM Southeast EFCU. Certain coverage limitations may apply, contact provider for details.

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
- ◆ 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 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.

A NEW IBM SOUTHEAST EFCU ONLINE AND MOBILE BANKING EXPERIENCE IS COMING!



Our new Online Banking system is coming soon! IBM Southeast EFCU Members will soon be able to access and enroll in our new and improved Online Banking system and enjoy an elevated level of convenience and service. The upgrade will introduce a number of new, savvy, time-saving features, including:

- ◆ Improved Navigation
- ◆ Enhanced Transaction History
- ◆ Improved Security Features
- ◆ Personalized and Customized Dashboard
- ◆ Organized Event and Bill Pay Calendar
- ◆ Remote Deposit - Deposit checks without driving to a branch or putting checks in the mail! Use Remote Deposit to scan and upload check images for electronic deposit into your account

We are excited to be able to provide more ease of use and services to our Members! More information about the launch will be coming soon. In the coming months, if you are a current Online Banking user, we will also send details to you via email. Stay tuned! If you don't currently have Online Banking access, visit our website at ibmsecu.org for details and contact a Member Service Advisor at 800.873.5100, 561.982.4700 or serviceplus@ibmsecu.org to register.

A BETTER, SMARTER BILL PAY IS COMING!



We're excited to announce that our Online Bill Paying feature will soon have a new look along with added enhancements. Added enhancements include:

- ◆ Improved Navigation
- ◆ Improved bill pay managing and control widget and tools
- ◆ More detailed online tracking for bills paid electronically or with paper checks

While these enhancements are new, the features you're already using today will remain the same. In addition, we will work hard to be sure that this transition is as seamless as possible for you. For example, during and after the transition, all of your current settings and payee information will remain intact, and your scheduled payments will be processed just as you've requested. We will be posting additional updates regarding this transition over the coming weeks. The move to the new look and feel of the Online Bill Paying system within the new Online Banking program is scheduled for May 2014. The current bill payment system will be disabled at that time. **In the meantime, please feel free to reach out to us with any questions you may have by contacting us at 800.873.5100, 561.982.4700 or serviceplus@ibmsecu.org.**

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



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. We also have a YouTube Channel. Check out our informational videos at <http://www.youtube.com/user/IBMSECU>

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., 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.



TESTIMONIAL



"I have been a Member of the IBM Southeast EFCU family for several years now. Recently, I experienced a financial issue which resulted in an overdrawn bank account. When the CU contacted me to determine what was going on, they were kind and courteous and patiently discussed ways to rectify the problem. Since I was at my wit's end, the calm, insightful demeanor proved invaluable! IBM SECU arranged a payment plan for me that was manageable and they assured me that they would "Work with me if I worked with them". With each payment, I could see their sincere desire to assist me and I was extremely moved by their kindness. Never have I experienced such genuine and professional customer service as that which was provided by the CU and their Team. It was my pleasure to have had the opportunity to interact with the IBM SECU Member Service Team to rectify my dilemma. I am truly grateful for IBM Southeast EFCU!" – **Valerie B.**

AUTO BUYING SERVICES - DISCOUNT FOR MEMBERS!



Your Credit Union offers you two exceptional Preferred Dealer Networks for purchasing new and used cars: AutoNation Direct and Enterprise Car Sales.* Find the new or used vehicle of your choice - haggle and hassle-free! Shop your trade to get the most value and you can even enhance your Credit Union financing. Take advantage of our Auto Buying Services today! 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. **Plus, get a .50% discount on your Credit Union auto loan when you use one of our Auto Buying Services!***

AutoNation Direct

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

enterprise car sales

PROTECT YOURSELF AGAINST FRAUD



IBM Southeast EFCU will never ask you to provide, update or verify your confidential information through an unsolicited communication, unless we are contacting you to confirm a transaction through our automated fraud detection service that monitors plastic card purchases. If you have been contacted by phone, email, text or recorded message and feel uncomfortable giving personal information, please contact us by using a known Credit Union number or email address during business hours. If you have replied to a fraudulent message, believe your account has compromised, or you're a victim of a scam, please notify us immediately at **800.873.5100 or 561.982.4700**. We offer free identity theft protection and credit monitoring with all personal checking accounts. We also offer online banking security software designed to protect your confidential data from phishing and malware. Visit our website at ibmsecu.org for more information, and keep up to date with recent scams in our Your Knowledge – Privacy and Security fraud prevention section. Identity theft protection, credit monitoring and online banking security software offered through non-affiliated third-party providers for IBM Southeast EFCU.