

BREAKING NEWS

ANNUAL MEETING NOTICE



Date: Thursday, May 21, 2015

Time: 5:00 P.M.

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

RSVP: 561.982.4700, ext. 7744 or 800.873.5100, ext. 7744
by Thursday, May 14, 2015.

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

APPLE PAY IS HERE! WE WANT TO MAKE LIFE EASIER FOR YOU! NO MORE WALLETS!



You can now use your IBM Southeast EFCU credit or debit cards with Apple Pay,* the easy, secure, and private way to pay! Apple Pay allows you to use your iPhone 6, Apple Watch, or iPad to pay in stores without swiping your cards or in apps without entering your card or contact information. Pay with a single touch of your finger using Touch ID.

It's Secure:

- ◆ Your account or card numbers are never stored on Apple's® server and merchants won't see card numbers, contact info, or security codes.
- ◆ Apple Pay creates a "virtual" card number associated with a transaction-specific security code.
- ◆ If your iPhone is lost or stolen, you can use Apple's® Find My iPhone feature to put your device into Lost Mode to suspend Apple Pay.
- ◆ All IBM Southeast EFCU Visa® credit cards come with Visa® Liability Policy which provides an additional layer of protection if fraud occurs.

Getting Started is Easy:

- ◆ Make sure your iPhone 6, iPad Air 2 or iPad Mini 3 has the latest iOS 8 version on it.
- ◆ Add your IBM Southeast EFCU credit or debit card to Apple Pay.
- ◆ Begin paying securely with a single touch.

Look for these icons at checkout:



* For more information, please refer to the Mobile Payment Service Disclosure and User Agreement available on our website at ibmsecu.org or contact a Member Service Advisor. Apple®, iPhone®, iSight®, Passbook®, and iTunes® are trademarks of Apple, Inc., registered in the U.S. and other countries. Apple Pay™, Apple Watch™ and Touch ID are trademarks of Apple, Inc. Some features may not be available for all countries or in all areas.

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.*

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!

◆ eMessenger Alerts – Personalized account updates such as:

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

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

FREE CHECKING IS HERE!

We're excited to announce that our myWallet Checking Account is now free to all Members! And when we say "free" we mean it! There are no hidden fees. You'll be able to take advantage of these benefits and features that won't cost you a penny, including:

- ◆ FREE checking with no minimum balance and no monthly maintenance fee
- ◆ FREE Visa® Debit Card with access to over 50,000 surcharge-free ATMs in the U.S.
- ◆ FREE Online and Mobile Banking
- ◆ FREE eStatements

* All IBM Southeast EFCU Memberships, Checking accounts and Visa® Debit Cards are subject to eligibility, address and identification verification, and qualification. Members who opt to receive paper statements will be charged a fee of \$1.00 per month. Visa® International Service Assessment (ISA) fees may apply to non-U.S. transactions, and ATM surcharge fees may be incurred at ATMs not owned and operated by IBM Southeast EFCU or partners of the surcharge-free network. Please refer to a current Membership disclosure and fee schedule available on our website or contact a Member Service Advisor for more details on rates, terms, penalties, fees and conditions that may apply. Your shares are federally insured by NCUA.

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.*

- ◆ **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.
- ◆ **Vehicle Loans** – Explore loans for cars, SUVs, boats, motorcycles, and much more!
- ◆ **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 and no fees for cash advances or balance transfers.
- ◆ **Commercial Lending** – We now offer a full line of business lending products, including lines of credit, commercial mortgages, business vehicle loans and more.

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 Federal Fair Housing Act and the Equal Credit Opportunity Act.

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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 IBM Southeast EFCU. Must be a current Facebook subscriber to be eligible for giveaway. Previous winners and IBM Southeast EFCU employees not eligible.



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



With IBM Southeast Employees' Federal Credit Union'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 IBM Southeast EFCU app in a snap!



Download Our Android App!



Download Our iPhone App!

* 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.