

BREAKING NEWS

Annual Meeting Notice

Date: Thursday, May 19, 2016

Time: 5:00 P.M.

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

RSVP: 800.873.5100, ext. 7744

by **Thursday, May 12, 2016.**

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

IBMSECU Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your wireless bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As an IBMSECU Member, you can save each month on your wireless data – plus have your activation and upgrade fees waived.

Our Members can get:

- 10% discount on select regularly priced Sprint monthly data service
- Activation fee on new lines waived (\$36 savings)
- Upgrade fee waived (\$36 savings)

Ways to get your discount:

- Call 877.SAVE.4CU (877.728.3428) or
- Visit your nearest Sprint store



Let them know you're a Credit Union Member and mention Corporate ID: NACUC_ZZM.

Current and new Sprint customers need to verify Credit Union Membership to take advantage of these exclusive discounts. Download the Love My Credit Union Rewards app in the Apple App Store or Google Play or go to www.Sprint.com/verify to verify your Membership.

Stop paying too much for your wireless data service. Start saving with the Sprint Credit Union Member Discount today.

Sprint Corporation is a non-affiliated, third-party service provider for IBMSECU.

Free Monthly Homebuyer Webinars

We're inviting prospective homebuyers to attend a free monthly "Homebuyers Webinar" from the comfort of your own home. If you are thinking about purchasing a home, then you should join us. These informative, educational webinars are no-obligation opportunities intended for everyone from first-time to existing homebuyers. Our experts will provide answers to the following questions:

- Should I rent or buy a home?
- How do I improve my credit score?
- What is required for a mortgage approval?
- How do I make offers on properties?
- How do I apply for a mortgage?
- How can the HomeAdvantage™ program provide me with a rebate?*
- What is the home buying process and timeline?

For webinar dates and information, click on the homebuyer webinar banner on our website or visit the "Seminars and Webinars" page on our website.



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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 <http://www.youtube.com/user/IBMSECU>. We invite you to share our pages with your family and friends.

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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 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 during normal business hours or email loans@ibmsecu.org or stop by your nearest branch to apply in person.

*All IBMSECU 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.

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.



Testimonials

I have been a member of IBM Southeast Credit Union since 1994. 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 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. They were there for me and stayed with me after hours to help transfer my account. Your customer service expert Marlene Dass did an outstanding job in restoring my accounts. Thank you IBMSECU for being an outstanding business partner! Your security and customer service in all aspects are truly first-rate!— John Rodriguez



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