

BREAKING NEWS

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
- ◆ 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!



**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.

BREAKING NEWS: LIVE CHAT IS HERE!

Your Credit Union now offers Live Chat! Contact a Credit Union Representative through Online Banking today! During our Call Center hours of 8 a.m. to 5 p.m. Monday-Thursday and Friday 8 a.m. to 6 p.m. (Eastern Time) you can communicate with a member of our staff online via Live Chat. Your exchange with our representative is completely secure. Our chats take place over a fully encrypted (https) protocol for both incoming and outgoing messages.



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

Your Credit Union is now offering Trusteer Rapport online fraud protection 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 Credit Union accounts against identity theft and fraud. It will work with antivirus solutions, stopping threats the antivirus solutions 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 Rapport is a registered trademark of Trusteer, Inc., a non-affiliated third-party provider for IBM Southeast EFCU.

Trusteer

INTRODUCING myWALLET CHECKING

Life on the go requires checking on the go! myWallet is our new, no-monthly-service-fee checking account.* It's available to you now! No minimum checking balance is required and there are no IBM Southeast EFCU ATM transaction fees. Get a free VISA Check Card in four color options with access to over 55,000 surcharge-free ATMs, free text and email account alerts, free 24/7 account access through Online, Mobile, and Telephone Banking, free Identity Theft Protection and free Credit Monitoring services. Additionally, myWallet Checking is available and FREE for Members 16-21. Must be at least eighteen (18) years old, or at least sixteen (16) years old with a qualified joint owner of at least eighteen (18) years of age or older to open a myWallet Youth Checking account. Federally insured by NCUA. Please visit ibmsecu.org for more details.

myWallet

*Certain conditions apply. A \$7.95 monthly service fee will be assessed to the account if any one of the following requirements are not met: Minimum of ten (10) PIN or signature-based debit card transactions per month, one (1) recurring Direct Deposit or electronic transfer credit from another financial institution per month, and eStatements.

TESTIMONIAL

"I have been a member for 13 years and rely on IBM Southeast EFCU for all my financial needs. Whenever needed, I can always count on prompt, courteous, and professional support from the member services staff. They are very knowledgeable and have always advised me on the best solutions for my banking needs. I have recently been subject to a fraudulent business practice by a travel agency. The fraud prevention team worked closely with me to properly identify the merchant behavior and collect evidence of the fraudulent situation to dispute the improper charges. The local member services team is a major differentiator offered by IBM Southeast EFCU and it is one of the main reasons for my loyalty as a member for all this time." – **Luiz Domingos**

BUY YOUR CAR, YOUR WAY WITH AUTONATION DIRECT

Thanks to a new alliance between IBM Southeast Employees' Federal Credit Union and AutoNation Direct, you're free to buy a car in an entirely new way – with access to a Personal Auto Consultant who will help you find your perfect vehicle, give you straight answers to all of your questions, and take the mystery out of car shopping. What's more, you'll save with special Member discounts on pre-priced new and pre-owned vehicles.

With AutoNation Direct, you'll also enjoy the luxury of choice. Your Personal Auto Consultant is a salary-based employee, so there's no sales pitch or pressure. As a subsidiary of the nation's largest auto dealer, AutoNation Direct has tens of thousands of vehicles in-stock, representing all major brands. So you can find just the car you want, and get unbiased comparative information about any makes, models or options that you find interesting.

Buying your car, your way, also includes knowing the facts. The price on the car you purchase, as well as your trade-in value, are available upfront and without negotiation; every fact and figure associated with your purchase will be clear and available to you. And your Personal Auto Consultant is never biased regarding what type of vehicle you purchase.

The shopping experience at AutoNation Direct is designed around your time and your preferences. Visit www.IBMSECU.AutoNationDirect.com to find your perfect vehicle and submit a request for more information. You can also call **855.586.2362** to handle the process by phone. AutoNation Direct's Consultant Center is open seven days a week.

AutoNation Direct

STUDENT LOANS NOW AVAILABLE!

The Smart Option Student Loan[®] by Sallie Mae* is an ideal solution to help bridge that gap between federal loans, grants, scholarships and the cost of your education expenses. The Smart Option Student Loan features and benefits include:

- ◆ Competitive interest rates
- ◆ Borrower benefits available – like rewards and interest rate reductions
- ◆ Fast online application. Our easy-to-complete application takes about 15 minutes. It's quick and easy.
- ◆ Borrow up to 100% of school certified education costs (minimum \$1,000)
- ◆ Rates that reward creditworthy borrowers
- ◆ 24/7 online account management
- ◆ Multiple in-school repayment options available
- ◆ Applying with a creditworthy cosigner may help you qualify and/or receive a lower rate
- ◆ No prepayment penalty

Please visit ibmsecu.org and choose Your Money and then Student Loans for more information.

**Smart Option Student Loan[®] administered by the Student Loan Marketing Association (Sallie Mae[®]), is a registered trademark of SLM Corporation, a non-affiliated service provider of IBM Southeast EFCU.

GO GREEN WITH YOUR CREDIT UNION

Did you know you can receive your statements and other important notices and alerts via email or text? Simply sign up for eMessenger inside of Online Banking. From there you can choose to receive alerts regarding your accounts (when checks have cleared, when a direct deposit has been made to your account, when a loan payment is due, etc.), eStatements (an alert letting you know your statement is ready to be retrieved from Online Banking) and more. Get your Credit Union information quicker and more conveniently by using eMessenger today. For more information, visit ibmsecu.org or contact us at **800.873.5100, 561.982.4700** or serviceplus@ibmsecu.org.



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.