

# BREAKING NEWS

## NEW YEAR MESSAGE FROM THE PRESIDENT



Dear Members,

2013 was a year of change and 2014 brings about new, exciting beginnings. I am very honored and humbled to be named the 5th President/CEO of IBM Southeast Employees' Federal Credit Union. I am replacing the legendary Lary McCants who led this Credit Union as President/CEO with grace and class for 20 years while enduring some of the most tumultuous financial times in the CU's history. He is retiring with our Credit Union in a very sound financial position. For the month ended, November 30, 2013, our net worth ratio is 9.22% which puts us in NCUA's "well capitalized" category with over \$77 million in reserves. Asset quality is sound with \$842 million in total assets and earnings are strong. Lary will surely be missed.

Our 2014 operating budget projects profits of \$4.4 million, which is more than adequate to cover our anticipated operating expenses, dividends and provide for capital growth and improvements.

I am eager to take on the challenges and continue on with the commitment to your Credit Union that we will remain true to our Core Values. Those Core Values focus on you, our Members and owners, always coming first. Our Core Values that we need to earn every day from you are: Trust, Respect, Accountability, Compliance and Compassion. We have a tremendous staff that will reinforce these values with every transaction or contact point you have with your Credit Union.

Sincerely,

Michael L. Miller  
President/CEO

## A NEW IBM SOUTHEAST EFCU ONLINE BANKING EXPERIENCE IS COMING!

2014 is the year! 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
- ◆ New Financial Management and Budgeting Tools
- ◆ Organized Event and BillPay Calendar
- ◆ Secure Messaging: communicate concerns to us via email, such as to dispute a transaction in your transaction activity

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!

## 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.

## 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!

"Facebook," a registered trademark of Facebook, Inc., and "Twitter," a registered trademark of Twitter, Inc., are not affiliated with IBM Southeast EFCU.



## ELECTION NOTICE



If you have an interest in being considered for election to the IBM Southeast EFCU Board of Directors, an information package is available from the Nominating Committee. This package, among other things, describes the responsibilities of a Director and the qualifying requirements considered by the Nominating Committee in selecting candidates for nomination. To obtain a copy of the information package, please contact Johnny Bennett at: Johnny Bennett, Nominating Committee Chairman, IBM Southeast EFCU, P.O. Box 5090, Boca Raton, FL 33431-0890. The Nominating Committee is accepting applications for the 2014 election to the Board of Directors. Completed applications must be received by February 18, 2014. To receive an application form, **please contact Johnny Bennett at**

**johnnybennett2@comcast.net, at the mailing address above or by calling 561.573.6838.** Nominations may also be made with 500 signatures of the Membership. Petitions must be received by April 4, 2014.

## TESTIMONIALS

"Thanks to the best home loan department ever, I was able to move into my new home in record timing. This was my third time purchasing a home, but I can say this was the best customer service experience I have had." – **Samuel Boykins**

"I became a member last year and just recently refinanced my mortgage. The entire experience was quite pleasant. Everyone could not have been more helpful, more personable, more attentive to my needs...well, I could go on and on! I was a former BoA customer who was badly stung by their so called "customer service" in the most appalling manner. I only wish I had come to my credit union sooner. Thank you, thank you, thank you!" – **Michele L.**

## NEW VISA® PLATINUM CREDIT CARD

Kiss high rates goodbye with the new IBM Southeast EFCU Visa® Platinum Credit Card!\* Apply for a Visa® Platinum and you'll receive 1% cash back on balance transfers of \$500 or more made during the first 90 days of account opening, up to \$100! Our Visa® Platinum credit card has a low variable rate, no annual fee, no cash advance or balance transfer fees, and many free benefits. Plus, a Visa® Platinum credit card is a valuable overdraft option for your Credit Union Checking account. Cash advance balances and balance transfer balances are assessed finance charges at the same low rate as purchases. You can even snap a photo and customize your Platinum card with myCard Creation. Order a card with the photo of your choice as the background. Compare that to what's in your wallet! Apply today at [ibmsecu.org](http://ibmsecu.org).



\*All IBM Southeast EFCU credit card loans may be subject to certain conditions or qualifications, including income, identification and address verification and credit approval. 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 Equal Credit Opportunity Act.

## V.ME

V.me simplifies digital payments with innovative technology backed by the security, reliability and convenience you expect from Visa. This FREE feature allows you to securely store payment and shipping information with Visa and easily access it when checking out on websites where V.me is accepted. New merchants are being added daily.

- ◆ Buy online without re-entering your card number and shipping details on websites where V.me is accepted.
- ◆ Easy online checkout on a computer, mobile phone or tablet.
- ◆ Keep financial and personal data safe without entering it on multiple sites.
- ◆ Card information is password protected.
- ◆ Manage your payment and shipping preferences.
- ◆ Use any credit or debit card from all major payment brands.

