

BREAKING NEWS

NEW YEAR MESSAGE FROM THE PRESIDENT

Dear Members,

Your credit union experienced a very good year in 2014. We are in a very sound financial position. Our capital position of 9.86% net worth to assets puts us in the “well capitalized” category with over \$85 million in reserves. Total assets grew to \$863 million and earnings are stable. Asset quality is sound as loan delinquency and charge-offs are continuing to decrease. Financially, we are in the best position we have been in several years. Our 2015 operating budget projects profits of \$5 million, which is more than adequate to cover our anticipated operating expenses, dividends and provide for capital growth and improvements.



Throughout 2015, we will continue to work hard to improve our operational efficiencies and provide the products and services you need and want. In 2014, we upgraded our Online Banking presence and improved our mobile application capabilities. In 2015, you will see more improvements in our products and services, all designed to make it easier and more efficient for you to use your credit union. Enhancements will include: introducing a free checking account, improving your data’s security with the EMV chip in our debit and credit cards, and rolling out new loan products and deposit services for our business members.

Our pledge to you is to continue with the commitment to our Core Values: Trust, Respect, Accountability, Compliance and Compassion. We have a tremendous staff that will reinforce these Core Values with every transaction or contact point you have with your credit union. Thank you for your membership and thank you for being a vital part of YOUR credit union.

Sincerely,
Michael L. Miller, President/CEO

FREE CHECKING IS COMING



We’re excited to announce that our myWallet Checking Account will soon be 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.

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



**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 either 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.

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 Fair Federal Fair Housing Law and the Equal Credit Opportunity Act.

YOUR CREDIT UNION IS ON FACEBOOK, TWITTER, LINKEDIN, 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. You can learn about the people who work here through IBM Southeast EFCU'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.

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.

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 Mike Townsend at: Mike Townsend, Nominating Committee Chairman, IBM Southeast EFCU, P.O. Box 5090, Boca Raton, FL 33431-0890. The Nominating Committee is accepting applications for the 2015 election. Completed applications must be received by February 10, 2015. To receive an application form, **please contact Mike Townsend at nominatingcommittee@ibmsecu.org, at the mailing address above or by calling 561.982.4713.**

TESTIMONIALS



"I would like to personally thank you for the attention and effort you offered me with my mortgage. You seriously went above and beyond and I very much appreciate it. The entire team at IBM CU has been fantastic!" – **Richard F. Etner, Jr.**

"I've had the pleasure of talking to your staff twice this week regarding some fraudulent charges that had me a bit unnerved. They were kind, patient, informative and proactive which left me confident that my accounts were going to remain secure. On both calls, the CU went above and beyond to make sure any questionable charges were brought to my attention, and this meant a lot to me. For these actions, I give him my sincere thanks and look forward to future business with IBM SECU." – **Carmen Taylor**