

BREAKING NEWS

New Year Message From The President

Dear Members,

IBMSECU, your Credit Union, experienced a great year in 2015. Rest assured your deposits are as safe and sound as they have ever been. IBMSECU is in a very sound financial position, and we are working hard to continue keeping your identity and personal data safe and secure. Our net worth ratio grew to over 10.5%, which keeps us in the "well capitalized" category with over \$94 million in reserves. Total assets grew to more than \$870 million and earnings are solid. Asset quality continues to improve as loan delinquency and charge-offs decrease. Financially, we are in the best position we have been in many years. Our 2016 operating budget projects profits of nearly \$7 million, which is more than adequate to cover our anticipated operating expenses, dividends and provide for capital growth and improvements to safeguard your personal financial information. We are being proactive spending our resources to update firewalls, improve identity theft tools, and constantly upgrading the overall structure of our security measures.



In 2015, we converted from a federal to a state charter. This will allow us new opportunities to grow your Credit Union in ways that were formerly not available under the federal charter structure. Our 2016 goal is to make it easier for you to do your business with YOUR Credit Union. We will continue to work hard to improve our operational efficiencies and provide the products and services you need and want. All within the framework of providing the personalized member service that you have come to expect and most certainly deserve. In 2016, we will continue to enhance our Online Banking presence and improve our mobile application capabilities. Other enhancements will include introducing a new design to our website, improving your data's security with the EMV chip in your debit card, and improving our 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 lives these Core Values with every transaction and contact point you have with IBMSECU. Thank you for your Membership, and thank you for being a vital part of YOUR Credit Union.

Sincerely, Michael L. Miller, President/CEO

Election Notice

If you have an interest in being considered for election to the IBM Southeast Employees' Credit Union (IBMSECU) 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, IBMSECU, P.O. Box 5090, Boca Raton, FL 33431-0890. The Nominating Committee is accepting applications for the 2016 election. Completed applications must be received by February 10, 2016. **To receive an application form, please contact Johnny Bennett at nominatingcommittee@ibmsecu.org, at the mailing address above or by calling 561.982.4713.**

Auto Buying Services – Discount For Members

Your Credit Union offers two exceptional Preferred Dealer Networks for purchasing new and used cars: TrueCar and Enterprise Car Sales.* Now you can buy your next car with less hassle and more confidence. Visit <https://www.ibmsecu.org/your-services/additional-services/autobuying/> for more details. Take advantage of our Auto Buying Services 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 our Auto Buying Services!*



*Auto Buying Services offered through TrueCar or Enterprise Car Sales, are non-affiliated, third-party providers for IBMSECU. 0.50% discount only applies to vehicles financed through IBMSECU and purchased through TrueCar or Enterprise Car Sales. Certain conditions apply, not valid with other offers.

POWERED BY **TRUECar**



Connect With Your Credit Union On Facebook, Twitter, LinkedIn, And YouTube!



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. 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 IBMSECU. Must be a current Facebook subscriber to be eligible for giveaway. Previous winners and IBMSECU employees, volunteers and immediate family members are not eligible.

Say Hello To The Sprint Credit Union Member Discount

If you're looking to save on your mobile bill, then it might be time to say hello to the Sprint Credit Union Member Discount! As a Member of IBMSECU, you can save on your wireless data each month!

Ways to save (individuals):

- Get a 10% discount on select regularly priced Sprint monthly data service
- Have your activation fee on new lines waived (\$36 savings)
- Have your upgrade fee waived (\$36 savings)
- Mention Corporate ID: NACUC_ZZM

Ways to save (business members):

- Get a 15% discount on select regularly priced Sprint monthly data service
- Have your activation fee on new lines waived (\$36 savings)
- Have your upgrade fee waived (\$36 savings)
- Mention Corporate ID: NACUC_ZDS_ZZM

Ways to get your discount:

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



Let them know you're an IBMSECU Member and mention the appropriate Corporate ID listed above. Start saving today with the Sprint Credit Union Member Discount.

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

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.



Download Our Android App!



Download Our iPhone App!

TurboTax

Where would \$25,000 take you? IBMSECU has teamed up with TurboTax® to get you your maximum refund, savings of up to \$15 on TurboTax federal products, and a chance to win \$25,000! Just try TurboTax Online for FREE (and provide your email address) by February 18th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.* **Visit our website to start TurboTax Now!**

*TurboTax \$25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/18/16. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: One (1) Grand Prize: A check for \$25,000. Retail value, \$25,000. Ten (10) First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$35,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22H, San Diego, CA, 92129.

© 2015-2016 Intuit Inc. All rights reserved. State filing charges apply. Limited time offer for TurboTax 2015. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.

