



# The IBMSECU Quarterly Digest

*Helping Your Dollars Make Sense Since 1969*

## Pay Confidently on the Go<sup>1</sup>

Now you can use your IBMSECU Visa® credit and debit cards with Apple Pay<sup>2</sup>, Samsung Pay<sup>3</sup>, Google Pay<sup>4</sup>, Fitbit Pay or Garmin Pay almost anywhere you can swipe or tap your card.



## Save on Your Next Car and Give Back to Your Community



The Southeast Credit Union (SECU) Foundation works to improve the lives of children and families in the communities we serve. This October, we are teaming up with Enterprise Car Sales (ECS) to give back and change lives.

For every vehicle purchased through ECS and financed with IBMSECU, ECS will donate \$100 to the SECU Foundation<sup>5</sup> and IBMSECU will double that donation and give buyers a 0.25% rate discount.<sup>6</sup>

Get pre-approved at <https://www.ibmsecu.org> and start browsing vehicles near you at <http://enterprisecarsales.com/ibmseu>

<sup>1</sup> For more information, please refer to the mobile payment service disclosure and online banking user agreement available on our website at [ibmseu.org](https://www.ibmsecu.org) or contact a member service advisor. Mobile payment services compatible with select cards, carriers and devices; see associated website for details ([apple.com/apple-pay](https://apple.com/apple-pay)) ([samsung.com/us/samsung-pay](https://samsung.com/us/samsung-pay)) ([pay.google.com/about](https://pay.google.com/about)). Message and data rates may apply. Federally insured by NCUA.

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<sup>4</sup> Google Pay™ is available on Android 4.4 or newer, trademarks of Google Inc., including select Samsung services and devices.

<sup>5</sup> \$100 donation per purchased vehicle will be issued 30 days following the completion of the promotion to the SECU Foundation. Offer valid only on Enterprise vehicles purchased from 10/1/2018–10/31/2018 and financed through IBMSECU. Offer void when a 7-Day Repurchase Agreement is activated. No cash advances. Offer cannot be combined with any other offer other than in this advertisement. Not valid on previous purchases.

<sup>6</sup> APR=Annual Percentage Rate. 0.25% off current rate. Current rate will vary based on credit worthiness and terms. Financing for qualified IBMSECU members. Offer valid only on Enterprise Car Sales vehicles purchased from 10/1/2018–10/31/2018. Offer cannot be combined with any other offer other than in this advertisement. Not valid on previous purchases.

Used vehicles were previously part of the Enterprise rental fleet and/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. The "e" logo & Enterprise are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2018 Enterprise Car Sales.

The Southeast Credit Union Foundation Inc. is a 501(c)(3) non-profit organization registered in the state of Florida, Registration #CH47200.

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Win Free Tickets to the Biggest Game of the Year



Use your Visa® credit or debit card from September 1st to November 15th, 2018, and you could win a trip for two to Atlanta, Georgia, to attend the 53rd Super Bowl!¹



**proud sponsor**

## Grand prize winners will get:

- Two tickets to the game
- Roundtrip airfare
- Hotel accommodations for three nights
- Pre-game coin toss experience
- \$1,000 shopping spree at the NFL Shop at Super Bowl LIII with an NFL player

You'll automatically receive one sweepstakes entry for each signature-based transaction made with your IBMSECUCU Visa® credit or debit card. The more you use your card, the more chances you have to win!



¹No purchase necessary to enter or win. Void where prohibited. Sweepstakes ends 11/15/18. Federally insured by NCUA.



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## Improving the Lives of Children and Families

### Jingle Bells at the Branches This December



Each year during the holiday season, the Southeast Credit Union (SECU) Foundation hosts Jingle Bells at the Branches where children in need can come and enjoy activities, holiday treats and a special guest appearance right from the North Pole. Members of the community and IBMSECU employees show their support by purchasing a paper bell to hang on display, donating online or dropping off an unwrapped toy.

The SECU Foundation is a 501(c)3 nonprofit organization dedicated to improving the lives of children and families in the communities we serve. Founded by IBMSECU, the foundation makes a difference in the lives of others and makes it easy for others to help.

Visit our community tab to see how we support the communities we are in:

<https://www.ibmsecu.org/community/southeast-credit-union-foundation/jingle-bells-at-the-branches>



## Open a Certificate Today

Your credit union makes it easy to grow your savings with many different certificate options. Retirement, college expenses, dream vacations—let's face it, you just want your savings to grow.

- Low \$1,000 minimum to open
- Terms from three months to five years
- Great account yields
- Flexible dividend payment options
- Premium yields with deposits of \$25,000 or more

Contact us at 800.873.5100 or [serviceplus@ibmseu.org](mailto:serviceplus@ibmseu.org) or visit your local branch to open a certificate!

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## Discover myChoice Checking

Choose the account features you deserve today! With myChoice Checking<sup>1</sup>, you can earn more money on your deposits, spend your money how you want, and protect your identity, all with our newest account. Some of the benefits of myChoice Checking include:

- 2.50% APY<sup>1</sup> up to first \$3,000 in deposits
- 0.05% APY<sup>1</sup> on balances above \$3,000
- Dividends are compounded and paid quarterly
- Free Visa® debit card with access to over 60,000 surcharge-free ATMs
- 24/7 account access through Online, Mobile and Telephone Banking
- Automatic overdraft protection from your membership savings account
- Identity theft protection services and credit monitoring<sup>1</sup>
- Unlimited deposits and withdrawals
- Unlimited check writing
- Free mobile check deposits and external transfers
- Free text and email account alerts
- Free Bill Pay

## Fraud Text Alerts



Enjoy more security and peace of mind with the new text messaging fraud alerts available for IBMSECU Visa debit and credit card holders. With identity theft and merchant data breaches on the rise, your credit union is dedicated to protecting your financial security.

Together with Visa®, we use fraud detection technology to monitor your account for suspicious transactions 24/7. If we spot any unusual credit or debit card activity, we'll send you a text message to alert you within minutes. You can quickly respond with a text message to validate the transaction or alert us if the transaction was unauthorized. Fraud protection through interactive texts will help stop card fraud by alerting you as soon as suspicious activity is detected.

Please make sure that we have your current phone numbers so that we can quickly contact you. You can check your contact information and make updates through Online or Mobile Banking—just click on “Settings” and then select “My Account Profile.”

<sup>1</sup> APY = Annual Percentage Yield. Rates effective October 1, 2018, and subject to change. IBMSECU accounts are subject to qualification. \$5.00 monthly fee will be applied to your account if monthly direct deposit requirement is not met. All memberships include free eStatements, with paper statements available for a \$1.00 monthly fee. A \$1.90 monthly service fee applies to myChoice Checking Accounts. Fees could reduce the yield on this account. Please refer to [ibmseu.org](http://ibmseu.org) or contact a member service advisor for full listing of terms, conditions and fees. Message and data rates may apply for text banking. Identity theft protection and credit monitoring administered by a non-affiliated, third-party provider. International service assessment (ISA) fees may apply to non-U.S. debit card transactions. One account maximum per member. Federally insured by NCUA.



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## Testimonials

“My husband and I recently closed on a second home in South Carolina. I wanted to let you know that the IBMSECU mortgage department was absolutely outstanding during the mortgage process. They were knowledgeable, professional and provided excellent service! I would also like to recognize the IBMSECU mortgage closing folks as that process was incredibly seamless. We were done in less than one hour.

I've been a member for over 25 years and have had a few loans with IBMSECU. While I've been pursued by other lenders over the years, it's your exceptional team that keeps me coming back! I am always confident that you will get the job done accurately and timely! I really appreciated your employees' hard work and thoughtfulness. Thank you!

—Marla Jacknin



## Ask Us Any Question



IBMSECU values your time and is excited to announce the launch of a cutting-edge website search widget technology. Members simply type their question into the search boxes on our website, mobile app, online and mobile banking, and the intuitive database returns a list of matching questions and answers 24/7.

