

THE
IBMSECU
QUARTERLY DIGEST

SPRING 2019



HELPING YOUR DOLLARS MAKE SENSE SINCE 1969

MARK YOUR CALENDARS FOR OUR ANNUAL MEETING

Our Commitment to You

Date: Thursday, May 16, 2019 | **Time:** 6:00 P.M.

Place: IBMSECU Headquarters | 1000 NW 17th Avenue, Delray Beach, FL 33445

RSVP your seat by Friday, May 10, 2019, by calling 800.873.5100, ext. 7744

Please be sure to include the names and number of members in your party. Coffee and soft drinks will be served.

50TH ANNIVERSARY: IT ALL STARTED WITH A QUARTER

Fifty years ago, a group of IBM employees gave one quarter each to start our credit union. Today, we're one of the largest credit unions, proudly serving over 85,000 members.

To celebrate our five decades of service, we are launching a year-long celebration, which will include in-branch promotions, special events, member and staff video testimonials shared on a customized anniversary microsite, and a drawing for a chance to win a 1969 Ford Mustang Convertible autographed by professional golfer Lee Trevino. We are proud and excited to be honoring half a century of serving our members and our community, and look forward to another 50 years of dedication.



Celebrate with us and explore more of our history at <https://www.ibmsecu.org/50years>



IMPROVING LIVES OF CHILDREN IN OUR COMMUNITIES

IBMSECU's mission is to deliver Service Excellence to our membership and the communities we serve while ensuring the safety and soundness of the credit union. We pride ourselves in supporting our communities.

Do you know about our 501(c)3 non-profit organization, The Southeast Credit Union (SECU) Foundation? Our foundation's mission is to improve the lives of children and families in the communities we serve. To help further this commitment, the SECU Foundation, with the help of IBMSECU employee and member donations, will host its annual **School Ready Days** event.



Hundreds of children and their families are invited to come out and participate in a host of free services and resources, including:

- Dental education
- Vouchers for haircuts
- New school supplies, shoes, clothing and much more

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

<https://www.ibmsecu.org/community/southeast-credit-union-foundation>

Our foundation also strongly believes in investing in the success of young minds. Through the SECU Foundation Scholarship Program, we award students scholarships that will give them the assistance and motivation to further their education.

A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE (800.435.7352) WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE.



MORE BANKING OPTIONS FOR THE WAY YOU LIVE

Ever notice that the large banks have branches all over town? IBMSECU appreciates that you love banking with us and that's why we provide you with access to a network of over 5,500 credit union branches nationwide. Shared Branching extends the reach so that you've got branches wherever you live, work or play.† To find the nearest branch, visit <https://www.ibmsecu.org/about/branch-atm-locations/shared-branches>, download the CO-OP Shared Branch app or call 888.748.3266.

Our ATM/Branch Locator is also available in the IBMSECU mobile app. Visit our website at <https://www.ibmsecu.org> or contact a member service advisor for details.

† Your Shared Branching and IBMSECU deposits are federally insured by NCUA.



eDEPOSITS

Make Check Deposits Into Your IBMSECU Account From Your Mobile Phone

eDeposits is an easy, free and convenient way for IBMSECU Members to deposit checks through our Mobile Banking App and receive immediate provisional credit. Simply place your check under your phone's camera and the eDeposits system will auto-capture the check image—anytime, anywhere.

CONGRATS TO OUR CARD SERVICES TEAM!

We're a Finalist for the Emerging Payment Adoption Award

Visa Debit Processing Services nominated our credit union for a 2018 Client Achievement Award in Emerging Payment Adoption. Thanks to our IBMSECU Card Services team, we successfully enrolled a greater percentage of members in mobile and tokenized payments for debit cards than other financial institutions.

Are you ready to go digital, too? Turn your phone into your wallet with IBMSECU mobile payments through Apple Pay, Samsung Pay or Google Pay, FitBit Pay and Garmin Pay. Download the app and start swiping with your phone today. When using a digital wallet like Apple Pay or Samsung Pay, your card number is not stored on your device or shared.*

Visit online services at <https://www.ibmsecu.org/services/online-services> to learn more.



*For more information, please refer to the Mobile Payment Service Disclosure and Online Banking User Agreement available on our website at [ibmsecu.org](https://www.ibmsecu.org) or contact a Member Service Advisor. Apple, iPhone, iSight, Passbook, and iTunes are trademarks of Apple, Inc., registered in the U.S. and other countries. Apple Pay, Apple Watch and Touch ID are trademarks of Apple, Inc. Some features may not be available for all countries or in all areas.

Available on Galaxy S9, Galaxy S9 edge, Galaxy S9 edge+, Galaxy S9 active, Galaxy Note9 and other select Samsung devices, most major carriers and supported cards. See <https://www.samsung.com/us/samsung-pay/> for complete list and contact your bank or financial institution to verify supported cards.

Federally insured by NCUA.



INTRODUCING UPGRADES TO YOUR MOBILE BANKING

You asked, we listened. We brought major improvements to our online platform and mobile app so your banking process is simple, safe and seamless.

New Mobile Banking Features

- Quick access to Accounts, Transfers, Quick Pay, Bill Pay and eDeposits
- Access all other Mobile Banking functions by tapping the Activity link or slider menu button (three horizontal lines in the upper left-hand corner of the screen)
- Autocapture check images for eDeposits
- Use Biometric Authentication to access Quick Pay without logging in
- View pending ACH credits/debits on your account history

[Download our Mobile Banking App through the Apple iTunes App Store or Google Play.™](#)

50TH ANNIVERSARY TESTIMONIAL

“

IBMSECU has been the fabric of my family for many, many years, and I'm looking forward to this moment to celebrate 50 years of what IBMSECU has been in our community and the importance it has been to my family.

”

Sincerely,

Kimberly Trombly-Burmeister

Kimberly Trombly-Burmeister
Member of IBMSECU Since 1974

