



# The IBMSECU Quarterly Digest

*Helping Your Dollars Make Sense Since 1969*

## Discover myChoice Checking

### No Minimum Opening Deposit through August 30, 2018



Choose the account features you deserve today! With myChoice Checking\*, 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\* up to first \$3,000 in deposits
- 0.05% APY\* 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\*
- 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 text alerts 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."

\*APY = Annual Percentage Yield. Rates effective July 1, 2018, and subject to change. Minimum opening deposit of \$25.00 waived now through August 30, 2018. 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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## Stay on Track This Summer



Keep your financial focus this summer with Stay on Track, a new contest from our partner in financial education, BALANCE. With Stay on Track, our BalanceTrack users can win \$1,000 and/or a \$100 gift card!

### How to enter Stay on Track:

1. Visit BalanceTrack at <https://ibmseu.balancepro.org/login>
2. Complete at least one BalanceTrack module with a passing grade.
3. If you complete the special Module of the Month, you'll be entered into a monthly drawing to win a \$100 gift card and receive three bonus entries toward the \$1,000 grand prize.
4. You have until August 31 to enter!

## Headed Off to College This Fall?



With college costs rising dramatically every year, more and more members are wondering how they will be able to pay for a college education. At the credit union, we want to make the answer simple for you.

For scholarships and grants, federal student loans or private student loans, visit <http://ibmseu.org/loans/student-loans>





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

Contact us at 800.873.5100 or <http://serviceplus@ibmsecu.org> or visit your local branch to open a certificate!

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## Testimonials



I'm new to IBM Southeast Employees Credit Union, and this was the best experience I have had with a credit union. They truly do value their members. I was able to refinance my vehicle and also consolidate debt. I'm so glad I became a part of such a great financial institution. I look forward to being a member for years to come.

—Stephanie C.



We don't always appreciate the service our credit union may be giving us, while living within the U.S. There is so much we may take for granted with those services. I am an American citizen who has been a client of IBMSECU for more than ten years, but I have lived outside the U.S. for almost nine of those years. By being halfway around the world, I have learned how truly important it is to have a financial institution that I can count on when I need it. IBMSECU has been that institution since day one. The staff have always given me excellent service. Kudos to you, IBMSECU!

—Woody P.

