

THE  
**IBMSECU**  
**QUARTERLY DIGEST**

SUMMER 2019



HELPING YOUR DOLLARS MAKE SENSE SINCE 1969

## 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 mark our five decades of service, we launched a year-long celebration, which has included 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 honor half a century of serving our members and our community, and we look forward to another 50 years of dedication.



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



## 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.

## STAY ON TRACK

BALANCE, our partner in financial education, is helping our BalanceTrack users strengthen their financial health this summer with the “Stay on Track” contest!

With “Stay on Track,” BalanceTrack users enter to win the grand prize of \$500 and/or one of three \$100 gift cards just for completing BalanceTrack modules.

### Entering “Stay on Track” is easy:

- Visit BalanceTrack online at <https://ibmseu.balancepro.org>
- Users must complete at least one BalanceTrack module with a passing grade (multiple entries across different modules are encouraged).
- If a user completes the special Module of The Month, they will be entered into a monthly drawing to win a \$100 gift card. Plus, they will receive **three bonus entries** towards the \$500 grand prize.
- Modules of The Month topics:
  - “Psychology of Spending” (August)
  - “Identity Theft” (September)

**“Stay on Track” runs through September 30, 2019.**



## 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





## 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>

## ACCOUNT QUESTIONS? CALL BREE, YOUR NEW TELEPHONE BANKING ASSISTANT

Your member experience, now simplified.

**Members can now access account information on the go.**

- Hear current and available balances on checking, savings, credit cards, loans and mortgages
- Hear recent transactions like deposits and withdrawals
- Hear pending transactions, obtain loan payoffs and more



## 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:

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



## TAKE YOUR EDUCATION ONE STEP FURTHER

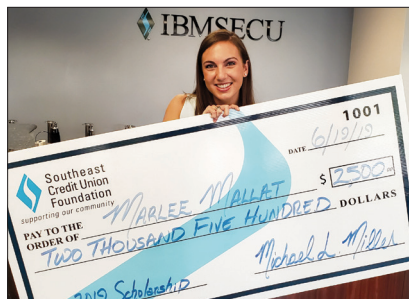
The Southeast Credit Union Foundation, founded by IBMSECU, gives credit union members the opportunity to apply for a scholarship every year. Graduating high school seniors or currently enrolled college or trade school students can apply by writing an essay or creating a video that describes your career goals.

2020 applications will be accepted beginning in March 2020.

**We are pleased to announce our 2019 SECU Foundation Scholarship Recipients.  
Congratulations to the winners!**



Hallie H.  
Oviedo, FL



Marlee M.  
Palm Beach Gardens, FL



Charles C.  
Marietta, GA



George E.  
Cary, NC

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