The following fee change will go into effect on March 1, 2019. For full details on this and other fees and charges, please refer to our Membership and Business account disclosures and fee schedules, available on our "Disclosures" webpage at ibmsecu.org and in our Branches. For more information, please contact a Member Service Advisor at 800.873.5100 or serviceplus@ibmsecu.org.

Membership and Business Account Fee Change:

CO-OP Shared Branch Transaction Fee

\$2.00 per transaction



HELPING YOUR DOLLARS MAKE SENSE SINCE 1969

MESSAGE FROM THE PRESIDENT

Dear Members,

Thank you for being a member of YOUR credit union. We know you have many options in financial service providers and we appreciate you trusting us with this great responsibility. The year of 2018 was another record-breaker for us as we increased total assets to \$1.132 billion. We also managed an all-time high in loans, member shares, and deposits. In 2018, we originated \$338 million in loans to our members to help you meet your home, car, credit card, and business loan needs. With that record growth, our income was very strong and increased our net worth position. Our net worth ratio grew from 11.3% up to 11.7%, which keeps us in the "well capitalized" category with over \$132 million in reserves. Our loan delinquency and net charge-off ratios continue to be in a very acceptable range. This means your deposits are safe and sound. Financially, we are in the best position we have ever been.

IBMSECU is a very sound financial institution. Unfortunately, there are areas out of our control; it seems every day we hear of another security breach or a member's identity being stolen. We are working hard to continue keeping your identity and personal data safe and secure. Maintaining your trust by protecting your hard-earned money is another way we say thank you for using YOUR credit union.

Our 2019 goals include rolling out a new phone system, upgrading our mobile and online applications, and implementing new loan origination software. All of these new tools are geared toward making your member experience smoother and easier while proving efficiencies for us to process your wants and needs more timely.

We are renewing our pledge to "Make a Difference" in our members' lives by celebrating the past and looking to the future. We are remembering the past by celebrating the credit union's 50th anniversary. Be sure and check our social media and website often as we have many exciting opportunities for you to share in our 50th celebration. Culminating on September 17, 2019, when we will be giving away a classic 1969 Ford Mustang to one of our lucky members. In addition, as we look to our future, we will be merging in another bank in 2019 that will add 8 more branch locations along Florida's Treasure Coast stretching our footprint 130 miles from Ft. Lauderdale to Sebastian, Florida. Meeting our members' needs with service excellence is just one way we say thank you for being a member of IBMSECU.

MESSAGE FROM THE PRESIDENT continued from previous page

The year of 2019 is guaranteed to be an exciting year, one where we keep showing you how we are "Making a Difference" in your life. All within the framework of delivering the personalized member service that you have come to expect, and most certainly deserve. We will never miss an opportunity to stop and listen to you about your wants and needs. Our pledge is to continue serving you 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 you have with YOUR credit union. Thank you for your membership, and thank you for being a vital part of IBMSECU.

Michael L. Miller, President/CEO

LOST OR STOLEN CARD? FREEZE IT INSTANTLY

Card Control at Your Fingertips

A lost or stolen debit or credit card can be extremely stressful, but with IBMSECU's Card Control you can get back to everyday living in no time. Simply use Card Control to lock your IBMSECU debit or credit card so you don't have to worry about someone else using your card. It's free and easy to use, and if you later find your card, you can unlock it yourself!

Access Card Control through the IBMSECU Mobile Banking App, and easily unlock or lock your card(s) to decline all transactions, including ATM transactions and recurring payments. Just select the card you want to lock or unlock, click on lock/unlock card, and within seconds your card will be locked/unlocked from future use.

Learn more about our Card Control services by visiting https://www.ibmsecu.org/card-control, or call 800.873.5100



ELECTION NOTICE

The Nominating Committee is accepting applications for the 2019 election. If you have an interest in being considered for election to the IBMSECU Board of Directors, an information package is available from the Nominating Committee. This package, among other items, 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 or application form, please contact:

Johnny Bennett
Nominating Committee Chairman

nominatingcommittee@ibmsecu.org

561.982.4713 IBMSECU, P.O. Box 5090 Boca Raton, FL 33431-0890

Completed applications must be received by Tuesday, February 5, 2019.

Annual Member Verification

The Audit Committee of IBMSECU will be conducting the annual audit of the records of your Credit Union. You may receive an account verification notice in January 2019, and we ask you to completely review all of the information for accuracy. If any discrepancies are found, please fully explain them on the form and be sure to sign your name and date before returning your response to the auditors in the enclosed self-addressed prepaid envelope. Kindly return any discrepancies within 20 days from receipt of your notice so that questions can be promptly resolved. We appreciate your attention to this matter.

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 80,000 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 commemorative debit card design. 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 www.ibmsecu.org/50years









MEMBER DISCOUNTS*

IBMSECU members get \$100 per phone line in cash rewards for every new line activated with Sprint^{®*}. For a limited time, this offer is available for a maximum of 15 lines. Plus, you'll receive \$100 in loyalty cash rewards every year.

Already a Sprint customer? Current customers can take advantage of the \$100 loyalty cash rewards offer every year starting one year after program enrollment.

- I. Become a Sprint customer and mention you're a credit union member.
- 2. Register at https://www.LoveMyCreditUnion.org/SprintRewards
- 3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Sign up today to enjoy the benefits of credit union membership with Sprint's best offer ever. Visit https://www.LoveMyCreditUnion.org/Happy to learn more.

*Sprint Corporation is a non-affiliated third party of IBMSECU. Restrictions apply. Available for eligible credit union members and member employees (ongoing verification). New lines require activation at point of sale. Maximum 15 lines. Sprint account must remain active and in good standing for 31 days to receive Cash Reward. Cash Reward issued by CU Solutions Group. Allow 6–8 weeks for Cash Reward to be deposited to your Credit Union account. If the Cash Reward does not appear after 8 weeks, visit https://lovernycreditunion.org/sprintrewards. Other Terms: Offers/coverage not available everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint.

TURBOTAX SWEEPSTAKES





This year, get your biggest possible tax refund and a chance to win \$25,000. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. Plus, you'll be automatically entered to win \$25,000 when you try TurboTax Online for FREE by February 14th. And as a credit union member you can save up to \$15 on TurboTax. To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on the homepage of our website. Start today and save!

Visit https://turbotax.intuit.com/lp/yoy/guarantees.jsp for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. 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.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the https://turbotax.intuit.com/lp/yoy/guarantees.jsp. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. 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-03-22E, San Diego, CA, 92129.





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 Foundation, (SECU)? Our foundation's mission is to improve the lives of children and families in the communities we serve. 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.



TESTIMONIAL

I appreciate my experiences with IBMSECU as you've been with me through some of the worst times in my life and...without being judgmental! And thanks for remembering me!

I am always treated with respect, be it drive thru or in office service!

Kudos, blessings to you and keep up the great work!

Fondly, Rena Brown

