Mark Your Calendars for Our Annual Meeting

Our Commitment to You

**Date:** Thursday, May 17, 2018  |  **Time:** 6:00 P.M.

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

RSVP your seat by Thursday, May 10, 2018, 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.

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**Foundation**

**Improving the Communities We Serve**

IBMSECU’s mission is to deliver service excellence to the membership and the communities we serve while ensuring the safety and soundness of the credit union. IBMSECU prides itself in supporting our communities. Do you know about our 501(c)3 non-profit organization, Southeast Credit Union Foundation, Inc.? The mission of the Southeast Credit Union Foundation is to improve the lives of children and families in the communities we serve. Visit our community tab online to see how we support the communities we are in: [https://www.ibmsecu.org/community/southeast-credit-union-foundation](https://www.ibmsecu.org/community/southeast-credit-union-foundation).

The Southeast Credit Union Foundation strongly believes in investing in the success of young minds. The SECU Scholarship Program is just one way we give back to the community. We award students scholarships that will give them the assistance and motivation to further their education.
Try Our Financial Planning Program Today

Have you checked out the new IBMSECU Financial Planning & Investment Services Program yet? Designed exclusively for credit union members and located right here at your credit union the IBMSECU Financial Planning & Investment Services Program offers retirement, insurance and investment programs designed to help you and your family through a lifetime of financial planning* needs. Some of the products and services available to you include:

- 401K/DROP Rollovers
- Retirement Planning
- Investment Planning
- Insurance Planning
- Business Planning
- Managed Money
- Education Planning
- Estate Conservation

In the spirit of the credit union philosophy, this program is designed to assist a wide variety of members—from those just starting a savings plan, to those with sizable assets looking for more sophisticated financial management tools. Whether you’re looking for guidance on just one financial need you want to tackle today, or if you’re interested in putting together a comprehensive plan, call the IBMSECU Financial Planning & Investment Services Program at 800.873.5100 for a complimentary, no-obligation analysis with an IBMSECU financial advisor.

*Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, may lose value, no financial institution guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America. FR-2102340.1-0418-0520

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 www.ibmsecu.org/about/branch-atm-locations/shared-branches, download the CO-OP Shared Branch app or call 888.748.3266

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

† Your Shared Branching and IBMSECU deposits are federally insured by NCUA.
Paving the Path for Modern Day Payments

We're a Finalist for the Emerging Payment Adoption Award

Visa Debit Processing Services nominated our credit union for a 2017 Client Achievement Award in Emerging Payment Adoption. Thanks to our 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 Google Pay, Apple Pay, or Samsung Pay.

Start paying with your phone today.

When using a digital wallet, your card number is not stored on your device or shared.

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!

You can access Card Control through online banking or 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, click on lock card, and within seconds your card will be locked from future use.

Learn more about our card control services by visiting ibmsecu.org/card-control, or call 800.873.5100