

BREAKING NEWS

THIS SEPTEMBER IBM SOUTHEAST EFCU CELEBRATES ITS 45TH ANNIVERSARY



This September, **IBM Southeast Employees' Federal Credit Union** is proud to be celebrating its **45th anniversary!** In 1969, a group of **IBM employees** got together (each giving 25¢) to form **IBM Southeast EFCU**. Who would have thought that a few quarters in 1969 would turn into one of the nation's largest Credit Unions with **more than \$860 million in assets and more than 72,000 Members across the country?** It's been our pleasure to serve you for 45 years and we thank you for your Membership.

We will be holding **Member Appreciation Days** at all of our branches this September to thank you for being a Member of our community, whether it has been for years or even just a few days. Since our Members are what keep us going, we want to show you how much you are appreciated. We'll also be offering specials on products and services, giveaways, and more as a way of saying "thank you" to our Members who have helped us grow and thrive over the years. Join the party as we celebrate our 45th!

A NEW IBM SOUTHEAST EFCU ONLINE BANKING, MOBILE BANKING, AND BILL PAY SYSTEM IS HERE!



We've launched a new and improved Online Banking, Mobile Banking and Bill Pay system! This upgrade introduces a number of new time-saving features, including: **Improved Navigation, Mobile Deposit Feature, Customized Dashboard, Enhanced Bill Pay platform, Improved Security Features, and much more!** In order to use the new Online and Mobile Banking, you will need to register for the new system. Since the new system launched in May, the Credit Union has received a positive response from many of our members who are now enjoying the new user-friendly format and easy-to-use new features.



For more information, visit our website's Online Banking Help Center at ibmsecu.org where you'll find video demonstrations, tutorials, and FAQs.

AUTO BUYING SERVICE – DISCOUNT FOR MEMBERS



Your Credit Union offers an exceptional Preferred Dealer Network for purchasing used cars: **Enterprise Car Sales*** Find the used vehicle of your choice – haggle and hassle-free! Shop your trade to get the most value and even enhance your Credit Union financing. Take advantage of the **Auto Buying Service today!** Not only will you find that perfect car, you'll get the best price for it! The only thing you'll have to do is pick up the keys. **Plus, get a .50% discount on your Credit Union auto loan when you use the Auto Buying Service!***

* Auto Buying Service offered through Enterprise Car Sales, a trademark of Enterprise Rent-A-Car, a non-affiliated, third-party provider for IBM Southeast EFCU. 0.50% discount only applies to vehicles financed through IBM Southeast EFCU and purchased through Enterprise. Certain conditions apply, not valid with other offers.



TESTIMONIAL



I am so happy with the efficiency, support, promptness, professionalism, friendliness, thoroughness, and alertness of the services and staff of the **IBM Southeast EFCU**. From contacting me regarding changes in my spending habits and fraud prevention alertness to being helped by the tellers, the professionalism of the credit union is unsurpassed. I am a Member who feels very blessed to have all my financial activities handled by the **IBM Southeast EFCU**. I have never had one negative/bad experience in all my years as a Member with the credit union. Keep up the superb work! — Holley Beauchamp

YOUR CREDIT UNION IS ON FACEBOOK, TWITTER, AND YOUTUBE!



Like us on Facebook (search for IBM Southeast Employees' Federal Credit Union) and follow us on Twitter (IBM_SECUCU) to find out the latest news from your Credit Union. Get reminders of holiday closings, notice of new promotional offers, educational articles, and much more. We also have a YouTube channel. Check out our informational videos at <http://www.youtube.com/user/IBMSECUCU>

Plus, each month you can enter to win a prize from our Facebook giveaway.* Simply "like" our page and enter the giveaway by clicking on the "Giveaway" button at the top of the page. Check it out today!

* "Facebook," a registered trademark of Facebook, Inc., "Twitter," a registered trademark of Twitter, Inc., and "YouTube," a registered trademark of Google, Inc., are not affiliated with IBM Southeast EFCU. Must be a current Facebook subscriber to be eligible for giveaway. Previous winners and IBM Southeast EFCU employees not eligible.



HOMEADVANTAGE™ AND IBM SOUTHEAST EFCU: THE PERFECT PAIR TO HELP YOU FIND THE PERFECT HOME

At IBM Southeast EFCU, we strive to make your entire home-buying experience as easy as possible. That's why we've partnered with CU Realty Services to offer their HomeAdvantage* program to our Members. Enroll today in the free program and get instant access to start your home search, find a realtor, and earn a rebate!

- ◆ **Search for a Home** – Search by price-range, neighborhood, city, street, ZIP code, bedrooms, bathrooms, and style of home. Get access to the full Multiple Listing Service (MLS), recent sales data, demographics, schools, crime statistics, and more. Plus, set email alerts to be alerted when a home that matches your criteria goes on the market.
- ◆ **Earn a Rebate** – When you work with any agent in The Home Advantage* network to buy or sell a home you'll receive a 20% cash rebate on the agent's commission. Your rebate will come in the form of a check issued within 60 days after closing.
- ◆ **Find a Realtor** – Home Advantage* approved agents are fully licensed and are actively engaged full-time real estate professionals. Browse profiles of the approved real estate agents online or contact us for a personal recommendation.
- ◆ **Get a Mortgage** – Get preapproved, check rates, and apply for your Mortgage all through our easy-to-use Mortgage site. We're dedicated to making the Mortgage process as simple as possible for you.

The HomeAdvantage program is completely free for all **IBM Southeast EFCU Members** – and once you've enrolled, you'll have access to all the tools and expertise you will need.



* HomeAdvantage™ program offered through CU Realty Services, LLC, a non-affiliated, third-party provider for IBM Southeast EFCU, to which certain limitations may apply. Rebates are calculated on a percentage of the HomeAdvantage™ program-approved real estate agent's commission, to be paid by check by CU Realty Services, LLC within sixty (60) days of the mortgage loan closing. Rebate incentives are available in most states; however, are void where prohibited by law or by the lender.

FOR WHEN IT MATTERS MOST



It can happen to anyone. Indoors or outdoors, at home or on the road, while working or relaxing in leisure activities – no matter how careful we are, there's always a chance of becoming the victim of a serious accident. That's why you should consider protecting yourself and your family against the possibility of the unexpected. **Group Accidental Death and Dismemberment Insurance can provide up to \$300,000 in coverage, at affordable group rates.** To make this offer even more attractive, coverage is available to every eligible Credit Union Member regardless of health or occupation. There are no medical questions to answer. You don't even need to take a physical exam. To apply, just fill out the online form available on our website: ibmsecurg.org.

ENROLL NOW – RECEIVE \$2,000 OF COMPLIMENTARY COVERAGE PAID FOR BY YOUR CREDIT UNION

How important is Accidental Death and Dismemberment Insurance? So important that we are offering our Members a bonus simply for filling out our online enrollment form: \$2,000* in coverage, at no cost to you! Accidental Death and Dismemberment Insurance is administered by Affinion and underwritten by Federal Insurance Company. After your coverage is approved, you'll receive a Certificate of Insurance describing the benefits of your coverage. For more information, including plan features, cost, eligibility, renewability, limitations, and exclusions, please visit ibmsecurg.org and click on the "Your Services" drop-down menu and choose **Insurance Products**. For more information or to enroll by phone, call Affinion at **877.309.6576** and tell the Representative that you're a Member of **IBM Southeast EFCU**.

* All coverage is reduced by 50% at age 70 and older. This reduction also applies even if you have attained the age of 70 when you first obtain coverage. The family plan protects your spouse and children at a percentage of your coverage amount.
 ** Affinion Benefits Group, LLC is the Plan Administrator. Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies, a non-affiliated, third-party insurance provider for IBM Southeast EFCU. Chubb, P.O. Box 1615, Warren, N.J. 07061-1615.

IPHONE/ANDROID APP



With **IBM Southeast Employees' Federal Credit Union's** smartphone apps for **Android** and **iPhone**, you can:

- ◆ Search for branches, shared service center branches and ATMs
- ◆ Find contact info
- ◆ Log in to Mobile Banking*
- ◆ Look up rates
- ◆ Pay bills and more



They are free, easy to download, and simple to use. Download any free QR code reader to your smartphone and scan the appropriate code to download either IBM Southeast EFCU app in a snap!

* Mobile Banking is a free service for all of our Members. However, please check with your wireless carrier regarding charges for web-enabled services. "Android," a registered trademark of Google, Inc., and "iPhone," a registered trademark of Apple, Inc., are not affiliated with IBM Southeast EFCU.