



# Welcome. We Appreciate Your Membership.

Thank you for joining our Credit Union. We are committed to Service Excellence, and I believe our personalized service is what makes us unique. We also provide a complete range of Products and Services to help you make the most of your money – and your Membership. Please take a look at the exclusive New Member offer coupons below. You will find many opportunities to profit from your Membership.

**Lary B. McCants, CCE**  
President/CEO



**IBM Southeast Employees'  
Federal Credit Union**

Your time. Your money. Your future.®

## Receive \$5 For Signing Up For eStatements\*

Nothing beats the convenience of FREE monthly eStatements delivered directly to your e-mail.

- ◆ Save time and paper
- ◆ Sign up online at [www.ibmsecu.org](http://www.ibmsecu.org)

CODE: ES



COUPON

## UP TO \$350 Off Your First Mortgage\*

When you close on your First Mortgage, we'll refund the application fee up to \$350.

- ◆ Up to 103% financing available
- ◆ Low closing costs and low fixed rates
- ◆ Variety of adjustable rate programs
- ◆ Approvals in 24 hours
- ◆ Apply online at [www.ibmsecu.org](http://www.ibmsecu.org)

A First Mortgage also earns Gold REWARDS such as: Checking with no minimum balance fees and Free Online Bill Paying\*\*

CODE: 350FM



COUPON

## .25% Discount On A Consumer Loan\*

We'd like to thank you by taking .25% off your first secured loan rate! Loan programs are available for new and used cars, motorcycles, boats and RVs. We also provide Secured Loans for Stocks, Shares and Certificates.

- ◆ Up to 100% financing available
- ◆ No application or processing fees
- ◆ Low rates and flexible terms

CODE: 25CL



COUPON

## Bonus .25% On A 1-Year Certificate\*

Build the future you've been dreaming about with a federally insured Certificate.

- ◆ Low \$1,000 minimum deposit
- ◆ Terms from three months to five years
- ◆ Higher yields for Certificates of \$25,000 or more
- ◆ Open your Certificate at your local branch or by calling 800.873.5100 or 561.982.4700

CODE: 25CD



COUPON

## \$25 Bonus For Using Online Bill Paying\*

Sign up for Online Bill Paying and pay 1 bill and we'll deposit \$25 into your Membership Savings Account.

- ◆ Start saving time and stamps today
- ◆ 24/7 convenience on our secure website
- ◆ Free for REWARDS Members
- ◆ Sign up online at [www.ibmsecu.org](http://www.ibmsecu.org)

CODE: \$25OBP



COUPON

## FREE Notary Service\*

Present this coupon at your branch for one complimentary Notary service during the first 6 months of your Membership.\*

CODE: NS



COUPON

# QA

## What Makes Us Unique?

### Our Personalized Service.

Without it, we would be just another financial institution.

**For more information, please log-on to [www.ibmsecu.org](http://www.ibmsecu.org), e-mail [serviceplus@ibmsecu.org](mailto:serviceplus@ibmsecu.org), visit your local branch, or call a Member Service Advisor at 800.873.5100 or 561.982.4700.**

\* Loan contract is with IBM Southeast Employees' Federal Credit Union. At the time of application, present coupon or tell the Mortgage Representative you want to take advantage of the New Member offer, and mention the promotion code number on the front of the coupon. Offer valid for the first 6 months of Membership. Maximum refund \$350. Credit subject to approval and income and identification verification. IBM Southeast EFCU must be the servicer of the loan to qualify for the discount. Credit Union Membership subject to qualification. Certain conditions may apply, contact a Mortgage Representative for information on rates, terms, fees and conditions. Effective October 1, 2006; subject to change without notice.

\*\* See REWARDS brochure for details. Online Bill Paying is free for Bronze, Silver, Gold, Platinum and Diamond Members. Credit Union Checking account required.



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\* Members who sign up for eStatements or eMessenger statement alerts will no longer receive paper statements via USPS mail. For more information, please visit [www.ibmsecu.org](http://www.ibmsecu.org) and log onto Online Banking, or contact a Member Service Advisor for details.

Offer valid for the first 6 months of Membership. To receive your \$5.00, you must e-mail [marketing@ibmsecu.org](mailto:marketing@ibmsecu.org) with your name, address and the code on the front of the coupon. Or, you may mail this coupon with your name, address and the code on the front of the coupon to IBM Southeast EFCU, Attn: Marketing, P.O. Box 5090, Boca Raton, FL 33431 when you sign up for eStatements. Effective October 1, 2006; subject to change without notice.



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\* APY= Annual Percentage Yield. The .25% APY is available on a fixed rate 1-year Certificate amount \$1,000 or larger. Offer valid for the first 6 months of Membership. Present coupon or tell the Member Service Advisor that you want to take advantage of the New Member offer and mention the promotion code on the front of the coupon. Not valid on promotional rates. Certificates are subject to certain fees, penalties, terms and conditions. Please refer to "Important Information for our Members" and "Membership Fees & Service Charges," or contact a Member Service Advisor for details. Effective October 1, 2006; subject to change without notice.



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\* Loan contract is with IBM Southeast Employees' Federal Credit Union. At time of application, present the coupon, or tell the Member Service Advisor that you want to take advantage of the New Member offer and mention the code on the front of the coupon. Offer valid for the first 6 months of Membership. Excludes real estate secured loans and any other special loan promotions. Credit subject to approval and income and identification verification. Discount subject to change without notice. Certain conditions apply. Contact a Member Service Advisor for updated rates, terms, fees and limitations. Effective October 1, 2006; subject to change without notice.



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\* Present coupon for one free Notary service during the first 6 months of Membership. Additional notarizations may be obtained for the standard fee. Please refer to "Membership Fees and Service Charges," or contact a Member Service Advisor for details. Effective October 1, 2006; subject to change without notice.



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\* \$25 will be deposited into your Membership Savings Account after you have paid at least 1 bill. Offer valid for the first 6 months of membership. Credit Union Checking account required. Online Bill Paying is free for the first 90 days. After 90 days, Online Bill Paying remains free for Bronze, Silver, Gold, Platinum and Diamond Members. See REWARDS brochure or contact a Member Service Advisor for details.

To be eligible for this offer, you must e-mail [marketing@ibmsecu.org](mailto:marketing@ibmsecu.org) with your name, address and the code on the front of the coupon. Or, you may mail this coupon with your name and address to IBM Southeast EFCU, Attn: Marketing, P.O. Box 5090, Boca Raton, FL 33431. Effective October 1, 2006; subject to change without notice.

