



Important Information
For Our Members

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PRIVACY PRIVACY PRIVACY

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, mean IBM Southeast Employees' Federal Credit Union. This is our privacy notice for our Members. When we use the words "you" and "your" we mean the following types of Members:

- Our consumer Members who have a continuing relationship by purchasing or holding financial products or services such as a(n):
 - Share account
 - Loan account
 - Credit card account
 - Safe deposit box
 - Automobile lease we service
 - Financial, investment, or economic advisory services
 - Mortgage brokerage services

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We will tell you what information we share about you with other entities. We will explain what your rights are, and how you can exercise them. If you share an account relationship with someone else, such as a joint account holder or co-borrower, we suggest that you share this information with such persons to ensure that each of you is aware of our policy and your options.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "information" to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control.

A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "other party."

Opt out means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with our affiliates
- Information about your transactions with other parties
- Information from a consumer reporting agency
- Information we receive through our Customer Identification Program (CIP)

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

YOUR INFORMATION AND OUR AFFILIATES

We may disclose information about you to our affiliates. Here are the kinds of information and the source of that information:

Transaction and experience information from our account records:

- Information about your transactions and experience with us, such as:
 - Name
 - Address

Federal law allows us to disclose the information listed above with our affiliates. However, we will allow you to opt out of the disclosure of this information to our affiliates.

Types Of Affiliates

We may disclose information about you to the following types of affiliates:

- Financial service providers, such as:
 - Credit Union Service Organization (CUSO)

Reasons For Disclosure

We may disclose information about you to our affiliates to provide you with information about additional products and services.

YOUR INFORMATION AND OTHER PARTIES

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

INFORMATION ABOUT FORMER MEMBERS

We do not disclose information about former Members, except as permitted by law.

AUTHORIZED SHARING - OUTSIDE MARKETING SERVICES

We may disclose the following information to companies that perform marketing services on our behalf:

- Information about your transactions with us, such as:
 - Name
 - Address
 - Account balances
 - Types of accounts
 - Credit card usage

We may disclose the information listed above with companies that perform marketing services on our behalf. You do not have a right to opt out of the disclosure of this information. We may also disclose information about you to other outside marketing services as permitted by law.

Types of Businesses

Here are the types of businesses with whom we may disclose information for outside marketing purposes:

- Service providers that perform marketing services for us, such as:
 - Marketing Research companies

Reasons For Disclosing

We may disclose information about you to companies that perform marketing services on our behalf to provide you with information about additional products and services.

YOUR RIGHT TO BLOCK THE DISCLOSURE OF YOUR INFORMATION

Affiliates. We may disclose your information with our affiliates. If you do not want us to disclose your information with our affiliates, you can block the disclosure of this information. This is known as your right to "opt out."

Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us.

If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of that party's information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of you chooses to opt out, no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service. If you wish to opt out of the disclosure of your information, you may do so by calling this toll free number: 800-873-5100 or 561-982-4700

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TERMS AND CONDITIONS OF YOUR ACCOUNT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT - To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, retain, and record information that identifies each person who opens an account in accordance with the USA PATRIOT Act. These requirements must be met by you and all joint signer(s) or other parties associated with any accounts that you now have, or may have in the future. What this means for you: When you open an account, we will ask for your name, residential and mailing address, date of birth, tax identification number, and other information that will allow us to identify you. We may also ask to see, and make a photocopy of, your driver's license or other identifying documents.

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws and the laws of the state of Florida (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. "Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

BYLAWS - Our bylaws, which we may amend from time to time, establish basic rules about our credit union policies and operations which affect your account and Membership. You may obtain a copy of the bylaws on request. Our right to require you to give us notice of your intention to withdraw funds from your account is described in the bylaws. Unless we have agreed otherwise, you are not entitled to receive any original item after it is paid, although you may request that we send you an item(s) or a copy of an item(s). Dividends are based on current earnings and available earnings of the credit union, after providing for required reserves. For more information on current dividend rates, fees and service charges please contact our office or refer to the "Common Features" section of this disclosure.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. You will also be liable for our costs to collect the deficit as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account including, but not limited to, disputes between you and another joint owner, you and an authorized signer or similar party; or a third party claiming an interest in your account.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open.

WITHDRAWALS - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs in the space designated for signatures on the signature card may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person signing the signature card to endorse any item payable to you or your order for deposit to this account or any other transaction with us. We may charge your account for a check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, (such as postdated or staledated checks, as allowable under UCC§4-401 and UCC§4-404.) which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. See the funds availability policy disclosure "YOUR ABILITY TO WITHDRAW FUNDS" and the "COMMON FEATURES" sections contained elsewhere in this brochure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Single-Party Account - Such an account is owned by one party.

Multiple-Party Account - Such an account is payable on request to one or more of two or more parties, whether or not a right of survivorship is mentioned.

Multiple-Party Account - Tenancy by the Entireties - The parties to the account are husband and wife and hold the account as tenants by the entirety.

RIGHTS AT DEATH - Single-Party Account - At the death of a party, ownership passes as part of the party's estate.

Multiple-Party Account With Right of Survivorship - At death of party, ownership passes to the surviving party or parties.

Multiple-Party Account Without Right of Survivorship - At death of party, deceased party's ownership passes as part of deceased party's estate.

Single-Party Account With Pay-on-Death Designation - At death of the party, ownership passes to the designated pay-on-death beneficiaries and is not part of the party's estate.

Multiple-Party Account With Right of Survivorship and Pay-on-Death Designation - At death of last surviving party, ownership passes to the designated pay-on-death beneficiaries and is not part of the last surviving party's estate.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity. If you are opening a business account, you must provide proper documentation that the account is for business purposes only, and is not included under your personal Membership with us. For more information on Business Accounts please refer to the separate disclosure, "All About Your Business Accounts".

STOP PAYMENTS - You must make any Stop Payment Order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our Stop Payment Cutoff Time. To be effective, your Stop Payment Order must precisely identify the number, date and amount of the item, and the payee.

A Stop Payment Order is effective 24 hours from time of acceptance. A verbal Stop Payment Order may automatically terminate fourteen (14) calendar days from the date of the order, unless confirmed in writing within that period. Unless cancelled or renewed in writing, a Stop Payment Order will be in effect for six (6) months, and will thereafter automatically expire in accordance with UCC§4-403. A Stop Payment Fee may be deducted from your account; please refer to a current fee schedule for the applicable fee amount.

You may stop payment on any item drawn on your account whether you sign the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the Stop Payment Request may be made only by the person who initiated the Stop Payment Order. The Credit Union is not responsible for notifying other signers of a Stop Payment Order, that responsibility lies with the person who initiated the Stop Payment Order.

Our Stop Payment Cutoff Time is one hour after the opening of the next banking day after the banking day on which we receive the item. IBM Southeast EFCU assumes no liability for any action the Credit Union takes regarding the payment or non-payment of an item as it pertains to a Stop Payment Order. The account holder agrees to pay IBM Southeast EFCU for any costs and expenses the Credit Union may incur, including attorney fees and expenses, as a result of honoring a Stop Payment Order, through refusing payment of an item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item). These requirements pertain to Stop Payments Orders made verbally, requested in writing with a "Stop Payment Order" form, or those made electronically via Online Banking.

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

AMENDMENTS AND TERMINATION - We may change our bylaws and any term of this agreement. Rules governing changes in rates are provided separately. For other changes we will give you reasonable notice in writing or by any other method permitted by law. We may close all of your accounts if your Membership in the Credit Union terminates, or by giving reasonable notice to you and tender of the account balance personally or by mail. At our option, we may suspend or revoke your rights to Member products or services, if you violate the terms of this agreement, or as a result of any conduct which we determine to be abusive, dangerous, detrimental or unlawful. You must keep us informed of your current address at all times. Notice from us to any one of you is notice to all of you.

DORMANT ACCOUNTS - An account is considered "Dormant" when no Member-initiated monetary transactions (deposit, transfer, or withdrawal) have occurred within the past 12 months (1 year). Dormant Account Status may also occur in cases where the Credit Union does not have your current mailing address, and your mail is being returned to us as non-deliverable by the United States Postal Service (USPS). An account under Dormant Status is disabled from any and all transactions, and requires the intervention of a Credit Union Representative in response to an action by you, be it a monetary transaction or written correspondence. A non-refundable Dormant Fee may be applied against your dormant share/savings and/or share draft/checking account(s) each month that the account(s) remain inactive. This fee is charged in an effort to offset the costs associated with maintaining your Dormant/Inactive account(s). Please refer to a current fee schedule for the applicable fee amount. If an account balance reaches \$0.00, we may close the account without further notice to you; this includes the termination of the one share that entitles you to Membership and its privileges.

ABANDONED ACCOUNTS - An account is considered "Abandoned" when the Credit Union has had no written record of contact with the Member, and no Member-initiated monetary transaction (deposit, transfer, or withdrawal) has occurred within the past 60 months (5 years). The account(s) will be presumed abandoned, and the funds will be remitted to the State of Florida in accordance with Florida law. Accounts and/or Safety Deposit Box contents classified as abandoned and remitted to the State of Florida, can be recovered by contacting the State of Florida's Department of Banking and Finance Unclaimed Property Bureau.

STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 60 days. Failure to examine your statement and report any such errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any such errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., computer, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

DIRECT DEPOSITS - If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If this option is selected, this is a temporary account agreement. Each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

RIGHT OF OFFSET FOR REPAYMENT OF INDEBTEDNESS - You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balance the due date for which we properly accelerate under the note.

You understand and acknowledge that the collateral also secures any other obligations that you may now or in the future have with us, including, without limitation, additional loans (except real and/or other residential property securing such loans), and fees and costs charged against your account(s).

Our right to repayment arising under this section does not apply to this account if: (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

You understand and acknowledge that if you are in default on a financial obligation to us, Federal Law gives us the right to apply the balance of shares and dividends in your account(s) at the time of default to satisfy that obligation. Once you are in default, we may exercise this right without further notice to you. For further information, please refer to the separate disclosure, "Your Loan Disclosures," under the subsections titled Security.

CONVENIENCE ACCOUNT AGENT (Single-Party Accounts only) - A convenience account, as defined by Florida law, means a deposit account other than a certificate of deposit, in the name of one individual, in which one or more individuals have been designated as agent with the right to make deposits to and withdraw funds from or draw checks on such account on the owner's behalf. A single individual is the owner, and the agent is merely designated to conduct transactions on the owner's behalf. Only the owner may designate, substitute, or remove an agent. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

RESTRICTIVE LEGENDS - We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than \$1,000.00."

PAYMENT ORDER OF ITEMS - The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write. When processing items drawn on your account, our policy is to pay them according to the dollar amount. We pay the largest items first. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. Our payment policy will cause your largest, and perhaps more important, items to be paid first (such as your rent or mortgage payment), but may increase the overdraft or NSF fees you have to pay if funds are not available to pay all of the items. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or drafts without sufficient funds and incurring the resulting fees.

PLEDGES - Unless we agree otherwise in writing, each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

CHECK PROCESSING - We may process items mechanically by relying on the information encoded along the bottom of the items. This means that we may not individually examine all of your items to determine if the item is properly completed, signed and indorsed. You agree that we have not failed to exercise ordinary care solely because we use an automated system to process items and do not inspect all items processed in such a manner. We reserve the right not to inspect each item because using an automated process helps us keep costs down for you and all account holders. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

FACSIMILE SIGNATURES - You authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose.

REMOTELY CREATED CHECKS - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line. For example, if a person provides an account number in response to a telephone solicitation, the telephone solicitor can use the account number to issue a remotely created check to withdraw money from that account.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

ACCOUNT MAINTENANCE - Account maintenance; such as Address Changes", Name Changes, or changes to Individual or Joint Account Ownership, will not be processed or accepted without written instructions from you authorizing us to make these changes on

your behalf. These instructions must be in writing and bear your signature, which must resemble the signature currently on file in our records.

- Name changes due to Marriage, Divorce, or Court Order require: copies of the legal documents involved as proof of the change, proof of identification in your new name, and the completion of an updated Membership/Loan Application.

- Changes in Account Ownership due to Death or Divorce require: copies of the legal documents involved as proof of the change, such as an original Death Certificate or Divorce Decree, proof of your identification, and any Joint Owner's identification, and the completion of an updated Membership/Loan Application, which may be used to close the existing account(s) and open any new account(s). In some instances, verification of your employment and income may also be required.

- Changes in Account Ownership due to a Power of Attorney that you have legally executed naming an individual or attorney to act on your behalf must include: an original copy of the Power of Attorney legal documents dated and drawn within the past two (2) years, and must specifically state the rights to Individual Retirement Accounts (IRA) and/or Safety Deposit Boxes where applicable.

- Additional information may be necessary, and further conditions may apply, in the establishment of the following account types: Trust, Estate, Custodial, Guardianship, Power of Attorney, Representative Payee.

- We will accept these changes with the documents as stated above: in person at any of our offices or by mail to IBM Southeast EFCU, Attn: Member Service, P. O. Box 5090, Boca Raton, FL, 33431-0890.

- *You may process your own Address Changes by using your Member Number and Personal Identification Number (PIN) to access the Account Maintenance section of Online Banking. Please be sure to keep your account records up to date by providing us with your current residential and mailing address, home and office telephone numbers, and e-mail address. Inaccurate addresses may result in a USPS "Return To Sender", in which case you would no longer receive your account statements, notices, credit and/or debit cards, etc. Be advised, mail returned from the USPS may result in a Returned Mail Fee. Failure to provide us with these changes may result in a Dormant Account Status, making you liable for Dormant Account Fees and other account penalties that may result in the termination of your Membership. Please refer to a current fee schedule for the applicable fee amounts.

INTERNATIONAL ACH TRANSACTIONS - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

OVERDRAFT PROTECTION - You may elect to have Overdraft Protection for your Checking, Grand Checking or Money Market account to pay ACH, billpay, check, checkcard and other items that may be returned if there are insufficient funds available in your account. The sources eligible for overdraft are Savings, Line of Credit, Credit Card and Home Equity Line of Credit. Checking and Money Market accounts are generally prohibited as overdraft sources. Use of the Overdraft Protection service may result in an Overdraft Transfer Fee. Please refer to a current fee schedule for the applicable fee amount. Additional fees, such as finance charges, may apply when using your Line of Credit, Credit Card or Home Equity Line of Credit loan as your overdraft source. For details, please refer to a current loan disclosure. Contact the Credit Union for more information, and to register for Overdraft Protection.

NOTICE OF NEGATIVE INFORMATION

Federal law requires us to provide the following notice to Members before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" includes information concerning delinquencies, overdrafts or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about Members that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

We may provide negative information to credit bureaus or other reporting agencies about you and any joint signers regarding an insolvency, negative balance, NSF history, or other defaults or negative activities on your account(s) to be included in your credit report and financial records, in accordance with Regulation V and the Fair and Accurate Credit Transactions Act (FACTA).

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).

- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check or draft conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- **Electronic returned check or draft charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

Telephone Banking Transfers - types of transfers - You may access your account by telephone 24 hours a day at (561) 997-0779, (800) 888-3900 or (770) 429-6520 in Atlanta, using your personal identification number, a touch tone phone, and your account numbers, to:

- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- transfer funds from line of credit to checking
- transfer funds from line of credit to savings
- make payments from checking to loan accounts with us
- make payments from savings to loan accounts with us
- get information about:
 - the account balance of checking accounts
 - the last ten deposits to checking accounts
 - the last ten withdrawals from checking accounts
 - the account balance of savings accounts
 - the last ten deposits to savings accounts
 - the last ten withdrawals from savings accounts

ATM Transfers - types of transfers and dollar limitations - You may access your account(s) by ATM using your ATM card and personal identification number or your Check Card and personal identification number, to:

- make deposits to checking account(s)
- make deposits to savings account(s)
- get cash withdrawals from checking account(s)
 - you may withdraw no more than \$500.00 aggregate per business day
- get cash withdrawals from savings account(s)
 - you may withdraw no more than \$500.00 aggregate per business day
- purchase traveler's checks with funds from checking account(s)
 - you may purchase no more than \$500.00 aggregate per business day
- purchase traveler's checks with funds from savings account(s)
 - you may purchase no more than \$500.00 aggregate per business day
- transfer funds from savings to checking account(s)
- transfer funds from checking to savings account(s)
- transfer funds from line of credit to checking account(s)
- make payments from checking account(s) to a loan account with us
- get information about:
 - the account balance of your checking and savings accounts

Some of these services may not be available at all terminals.

Types of ATM Card Point-of-Sale Transactions - You may access your checking or savings account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution. We encourage you to make careful records of your ATM Card Point-of-Sale transactions and practice good account management. This will help you to avoid returned checks or drafts due to insufficient funds and incurring the resulting fees. Abuse of these privileges will result in the closure of your ATM Card and any and all penalties and/or fees.

Point-of-Sale Transactions - dollar limitations - Using your ATM card:

- you may not exceed the amount available in your account
 - you may not exceed \$1,000.00 in transactions per business day
- Using your Visa Check Card:
- you may not exceed the amount available in your account
 - you may not exceed \$1,500.00 in transactions per business day

Types of Visa Check Card Transactions - You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept. We encourage you to make careful records of your Visa Check Card transactions and practice good account management. This will help you to avoid returned checks or drafts due to insufficient funds and incurring the resulting fees. Abuse of these privileges will result in the closure of your Visa Check Card and any and all penalties and/or fees.

Check Card Transactions - dollar limitations - Using your Visa Check Card:

- you may not exceed the amount available in your account
- you may not exceed \$3,000.00 in transactions per business day

Currency Conversion and International Transactions. Purchases and withdrawals made with your Visa Check Card in foreign countries and foreign currencies will be posted to your account in U.S. Dollars. The conversion exchange rate between the transaction currency and the billing currency used for processing international transactions to U.S. Dollars will be from a range of rates which may vary selected by VISA USA from the wholesale currency market rate or the government-mandated rate in effect for the applicable Central Processing Date (CPD), in each instance, plus or minus any adjustment determined by the Credit Union as a VISA Issuer. A VISA International Service Assessment (ISA) Fee will be billed to you separately as the Foreign Currency Conversion Fee on all cross-border transactions. This supports the implementation of the International Service Assessment (ISA) Fee for international transactions. Please refer to a current fee schedule for the applicable fee amount.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Online Banking Transfers - www.ibmsecu.org - types of transfers - You may access your account(s) by computer using your personal identification number, your account numbers, your social security number, and internet access, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings

- transfer funds from line of credit to checking
- transfer funds from line of credit to savings
- make payments from checking to loan accounts with us
- make payments from checking to third parties
- make payments from savings to loan accounts with us
- make payments from savings to third parties
- get information about:
 - the account balance of checking accounts
 - the last 60 days deposits to checking accounts
 - the last 60 days withdrawals from checking accounts
 - the account balance of savings accounts
 - the last 60 days deposits to savings accounts
 - the last 60 days withdrawals from savings accounts

FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.
- Please refer to our separate fee schedule for additional information about fees. Except as indicated elsewhere, we do not charge for these electronic fund transfers. You must be 18 years of age or older to apply for the ATM card and Visa Check Card service.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

ATM Surcharge/Convenience Fees. When you use a Card not issued by us at an ATM owned and operated by IBM Southeast EFCU you will be subject to a network usage fee.

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money, or you can contact us via Telephone Banking at (561) 997-0779, (800) 888-3900, or (770) 429-6520 in Atlanta, via Online Banking at www.ibmsecu.org, via e-mail to serviceplus@ibmsecu.org, or by contacting the credit union directly at (561) 982-4700 or (800) 873-5100 to find out whether or not the deposit has been made.

Periodic statements.

You will get a monthly account statement from us for all of your accounts by USPS mail, unless you have requested your statements electronically via Online Banking and/or eMessenger.

PREAUTHORIZED PAYMENTS

- **Right to Stop Payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after your call.

Please refer to our separate fee schedule for the amount we will charge you for each Stop Payment Order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the Privacy Disclosure contained elsewhere in this document.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

• *Generally.* Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods

- *Additional Limit on Liability for Visa Check Card.* Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa Check Card. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by VISA®.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check or draft without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
 - (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
 - (3) Tell us the dollar amount of the suspected error.
- If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

IBM SOUTHEAST EMPLOYEES' FEDERAL CREDIT UNION
P.O. BOX 5090
BOCA RATON, FLORIDA 33431-0890
Business Days: Monday through Friday
Excluding Federal Holidays
Phone: (561) 982-4700 or (800) 873-5100
www.ibmsecu.org

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all accounts.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit at an ATM before 2:30 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 2:30 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$100 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$5,000 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new Member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

SUBSTITUTE CHECKS AND YOUR RIGHTS

As our Member we think it's important for you to know about substitute checks. As a result, we want to advise you that you may begin to see differences when you view your account information online or request a copy of your original check for proof of payment. The following Substitute Check Disclosure provides information about substitute checks and your rights. So you will recognize a substitute check should you ever receive one, we have included a copy of the front side of a substitute check along with an explanation of the substitute check's components.

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks.

This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss resulting from a substitute check that you received and that was posted to your account, please contact us at:

IBM Southeast Employees' Federal Credit Union
Attn: Electronic Processing
PO Box 5090
Boca Raton, FL 33431-0890
(800) 873-5100 or (561) 982-4700
serviceplus@ibmsecu.org

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include —

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: the check number, the amount of the check, the date of the check, the name of the person to whom you wrote the check, and the checking account number.

SUBSTITUTE CHECK IMAGE

Below is an image of a sample substitute check. The numbers listed below the image correspond with the numbers on or near the substitute check image and the corresponding text explains the various components of a substitute check.

Pat Payor
101 Your Street
Your City, USA 10101

4321

DATE Oct 28, 2004

Security Features Detailed on Back

\$ 147.50 DOLLARS

MP

Pat Payor

MP

1 000000147501

PAY TO THE ORDER OF ABC Company

One hundred forty-seven and 50/100

Pat Payor

MP

Memo School supplies

0123456789 01234567 4321

000000147501

1210003741 [10/28/2004 002567146787451]

3112003355102116

10/28/2004

051000033*



- 1 An image of the original check appears in the upper right-hand corner of the substitute check.
- 2 A substitute check is the same size as a standard business check.
- 3 The information in asterisks relates to the "reconverting bank"—the financial institution that created the substitute check.
- 4 The information in brackets (appears sideways facing check image) relates to the "truncating bank"—the financial institution that took the original check out of the check processing system.
- 5 The Legal Legend states: *This is a LEGAL COPY of your check. You can use it the same way you would use the original check.*
- 6 The MICR lines at the bottom of the image of the original and at the bottom of the substitute check are the same except for the "4" at the beginning of the MICR line on the substitute check, which indicates that it is a substitute check being moved forward for collection purposes. It is also possible for the MICR line on the substitute check to begin with a "5" if the item is being returned. The rest of the MICR line is the same as the original check to ensure that it is processed as though it were the original.

TRUTH-IN-SAVINGS DISCLOSURE MEMBERSHIP ACCOUNT

Rate Information:
The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

Minimum balance requirements:
The minimum required to open this account is the purchase of a share in the credit union. Please see the bylaw requirements in the Common Features section for additional information. You must maintain a minimum average monthly balance of \$300.00 in your Membership account to avoid a Share Account Monthly Service Fee, please refer to a current fee schedule for the applicable fee amount. If, during any month, you do not meet the minimum balance requirement, your account may be subject to a Share Account Monthly Service Fee for that month.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

Transaction limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Par value of a share:
The par value of a share in this account is \$5.00.

SAVINGS ACCOUNT (Share Account)

Rate Information:
The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

Minimum balance requirements:
No minimum balance requirements apply to this account.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

Transaction limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section.

SAVINGS PLUS ACCOUNT (Share Account)

Rate Information:
The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

Minimum balance requirements:
No minimum balance is required to open this account. However, you must maintain a minimum daily deposit balance from \$0.01 to \$500.00 in this account in order to earn

the higher dividend rate and annual percentage yield. Additionally, any balance over the initial \$500.00 will earn the standard savings account dividend rate and annual percentage yield. Please refer to a share account rate sheet for the current dividend rate and annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

Transaction limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Account limitations: Limit one (1) account per Member. By acceptance of this account, you agree to receive electronic rather than paper statements, and agree to provide a valid e-mail address for eStatement delivery through the Online Banking system. Failure to abide by this account limitation may result in a reduction of the dividend rate and annual percentage yield, and other actions as deemed necessary by the credit union, including but not limited to the closure of this account.

IRA SHARE ACCOUNT

Rate Information:
The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

Minimum balance requirements:
The minimum balance required to open this account is \$100.00.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

Transaction limitations:
You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

MORTGAGE CLEARING ACCOUNT

Rate Information: Dividends are not paid on this account.

Minimum balance requirements:
No minimum balance required.

Transaction limitations:
This account acts strictly as a processing link between the Credit Union and its First Mortgage system. Payments made to the Mortgage Clearing Account will transfer overnight and will have a zero balance the day after making a payment, which means that the payment has been applied to your First Mortgage loan.

CHECKING ACCOUNT (Share Draft)

Rate Information: Dividends are not paid on this account.

Minimum balance requirements:
The minimum balance to open this account is \$25.00. You must maintain a minimum daily balance of \$500.00 in your account to avoid a low balance fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a low balance fee for that month.

Transaction limitations:
Transaction limitations may apply to this account as stated in the Common Features section.

CHECKING PLUS ACCOUNT (Share Draft)

Rate Information:
The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

Minimum balance requirements:
No minimum balance is required to open this account. However, you must maintain a minimum daily deposit balance from \$0.01 to \$500.00 in this account in order to earn the higher dividend rate and annual percentage yield. Additionally, any balance over the initial \$500.00 will earn a lower dividend rate and annual percentage yield. Please refer to a share account rate sheet for the current dividend rate and annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

Transaction limitations:
During any month, you may not make more than three (3) check withdrawals. If you exceed the transaction limitation in any month, your account may be subject to a Per Check Fee. Please refer to a fee schedule for the current fee amount. Additional limitations may apply to this account, as stated in the Common Features section.

Account limitations: Limit one (1) account per Member. By acceptance of this account, you agree to receive electronic rather than paper statements, and agree to provide a valid e-mail address for eStatement delivery through the Online Banking

system. You further agree to receive a debit card and personal identification number, for noncheck transaction processing. Additional transactions may be made through the automated clearing house network. Failure to abide by these account limitations, may result in a reduction of the dividend rate and annual percentage yield, and other actions as deemed necessary by the credit union, including but not limited to the closure of this account.

GRAND CHECKING ACCOUNT (Grand Share Draft)

Rate Information:
The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

Minimum balance requirements:
The minimum balance required to open this account is \$1,000.00. You must maintain a minimum daily balance of \$1,000.00 in your account to avoid a Monthly Minimum Balance Violation Fee. If, during any month, your account balance falls below the required minimum daily balance, your account may be subject to a Monthly Minimum Balance Violation Fee for that month. Please refer to a current fee schedule for the applicable fee amount. Your repeated failure to maintain the required minimum daily balance in your account may result in the closure of your Grand Checking account, which would then be replaced with a standard checking account.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

Transaction limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section.

MONEY MARKET ACCOUNT

Rate Information:
The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:
The minimum balance required to open this account is \$500.00. You must maintain a minimum daily balance of \$500.00 in your account to avoid a Monthly Minimum Balance Violation Fee. If, during any month, your account balance falls below the required minimum daily balance, your account may be subject to a Monthly Minimum Balance Violation Fee for that month. Please refer to a current fee schedule for the applicable fee amount. Your repeated failure to maintain the required minimum daily balance in your account may result in the closure of your Money Market account, which would then be replaced with a standard checking account.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

Transaction limitations:
During any statement cycle, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, you may be subject to an Excess Transaction Fee per each violation, and your account may be subject to closure by the credit union.

MONEY MARKET MAXIMUM (MAX) ACCOUNT

Rate Information:
The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:
The minimum balance required to open this account is \$10,000.00. You must maintain a minimum daily balance of \$500.00 in your account to avoid a Monthly Minimum Balance Violation Fee. If, during any month, your account balance falls below the required minimum daily balance, your account may be subject to a Monthly Minimum Balance Violation Fee for that month. Please refer to a current fee schedule for the applicable fee amount. Your repeated failure to maintain the required minimum daily balance in your account may result in the closure of your Money Market Max account, which would then be replaced with a standard checking account.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

During any statement cycle, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, you may be subject to an Excess Transaction Fee per each violation, and your account may be subject to closure by the credit union. Please refer to a current fee schedule for the applicable fee amount.

CERTAIN SAVER ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

Minimum balance requirements:

The minimum balance required to open this account is \$200.00.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

Transaction limitations:

Withdrawal transactions are limited to the transfer of funds to initiate a share certificate, transfer to a Money Market, or to a Money Market Max account within the credit union or to close the account. A Certain Saver withdrawal funds transfer fee will be charged for all other withdrawals or transfers, unless otherwise stated in the Common Features section.

SHARE CERTIFICATE

Rate Information - See accompanying rate disclosure. You will be paid this rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be compounded every day.

Crediting frequency - You may choose to have dividends credited monthly, quarterly, semi-annually, annually or at maturity. Alternatively, you may choose to have dividends paid to you or to another account monthly, quarterly, semiannually, or annually rather than credited to this account.

Dividend period - For this account, the dividend period varies. Your dividend period may be monthly, quarterly, semiannually, or annually.

Minimum balance requirements:

The minimum balance required to open this account is \$1,000.00, except on the \$25,000 Access Certificate(s). You must maintain the minimum balance in this account daily to earn the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

Transaction limitations:

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

Partial withdrawals of principal, \$500.00 or more, plus any accrued dividends on the amount withdrawn, will be allowed from share certificates. A penalty may be imposed on the amount of the withdrawal only. See penalty disclosure for specific penalty details based on terms. The withdrawal amount cannot take the certificate below the minimum amount required to establish the certificate at opening or renewal.

You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

Time requirements - The maturity date on your account will depend on the term of the account. See the accompanying rate disclosure for time requirements.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of one year or less:
The penalty on all early withdrawals is ninety (90) days' dividends or any dividends earned if less than ninety (90) days', with a minimum of seven (7) days' dividends.
- If your account has an original maturity of more than one year:
The penalty on all early withdrawals is one hundred and eighty (180) days' dividends or any dividends earned if less than one hundred and eighty (180) days', with a minimum of seven (7) days' dividends.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

"CHOICE" SHARE CERTIFICATE

Choice Certificate Option Plan and Rate Information - See accompanying rate disclosure. You will be paid this rate until first maturity.

The dividend rate and annual percentage yield may change. We will not change the rate on your account during the term of the account. However, you have the option during the first term of this account to exchange this dividend rate for a new dividend rate. The available rate at the time of your rate adjustment option will be the prevailing one-year share certificate fixed rate. This exchange will be at no cost to you. If you make an exchange, the maturity date of this account will remain the same as originally scheduled. You may exercise this exchange option once during the first term and once during each renewal term.

Compounding frequency - Unless otherwise paid, dividends will be compounded every day.

Crediting frequency - Dividends will be credited to your account monthly, quarterly, semiannually, annually, or at maturity. Alternatively, you may choose to have dividends paid to you or to another account monthly, quarterly, semiannually, or annually rather than credited to this account.

Dividend period - For this account, the dividend period varies. Your dividend period may be monthly, quarterly, semiannually, or annually.

Minimum balance requirements:

The minimum balance required to open this account is \$1,000.00.

You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

Transaction limitations:

After the account is opened, you may make additions into the account, in minimum increments of \$1,000.00, until the maturity date stated on the account (but the total balance of this account may not exceed \$250,000.00). **No additional funds may be added to this account after the rate change option has been exercised.**

There are no limitations on the frequency or timing of additions, except that no additions can be made in the last seven days before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of one year or less:
The penalty we may impose is ninety (90) days' dividends on the amount withdrawn or any dividends earned if less than ninety (90) days', with a minimum of seven (7) days' dividends.
- If your account has an original maturity of more than one year:
The penalty we may impose is one hundred and eighty (180) days' dividends or any dividends earned if less than one hundred and eighty (180) days', with a minimum of seven (7) days' dividends.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For any account which earns a dividend rate that may vary from time to time during the term, the dividend rate we will use to calculate this early withdrawal penalty will be the dividend rate in effect at the time of the withdrawal.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Variable Rate - This certificate will automatically renew for the maximum term of 730 days (24 months) unless written instructions are received prior to the maturity date.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

IRA SHARE CERTIFICATE

Rate Information (fixed rate account) - See accompanying rate disclosure. You will be paid this rate until first maturity.

Rate Information (variable rate account) - See accompanying rate disclosure. The dividend rate and annual percentage yield may change every week. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding frequency - Existing IRA Share Certificates, as of 1/1/95, do not compound. At time of renewal, or at time of opening a new IRA Share Certificate, daily compounding will automatically occur.

Crediting frequency - Dividends will be credited to your account at maturity.

Dividend period - For this account type, the dividend period is at maturity.

Minimum balance requirements:

The minimum balance required to open this account is \$1,000.00.

You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the first business day after the banking day you place noncash items (for example, checks) to your account.

Transaction limitations:

For a fixed rate IRA Share Certificate, you may not make additions into the account until the maturity date stated on the account.

For a variable rate IRA Share Certificate, you may make additions to the account. The minimum amount you can deposit is \$500.00.

There are no limitations on the frequency or timing of additions, except that no additions can be made in the last seven days before maturity.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

Time requirements - The maturity date on your account will depend on the term of the account. See the accompanying rate disclosure for time requirements.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of one year or less:
The penalty on all early withdrawals is ninety (90) days' dividends or any dividends earned if less than ninety (90) days', with a minimum of seven (7) days' dividends.
- If your account has an original maturity of more than one year:
The penalty on all early withdrawals is one hundred and eighty (180) days' dividends or any dividends earned if less than one hundred and eighty (180) days', with a minimum of seven (7) days' dividends.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For any account which earns a dividend rate that may vary from time to time during the term, the dividend rate we will use to calculate this early withdrawal penalty will be the dividend rate in effect at the time of the withdrawal.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Variable Rate - Each automatic renewal term will be the same as the original term, beginning on the maturity date. Dividends will be calculated on the same basis as during the original term.

Fixed Rate - Each automatic renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

COMMON FEATURES

Bylaw requirements:

You must complete payment of the following as a condition of admission to Membership: one \$5.00 share in your Membership account. If the balance in the account falls below what is required for Membership, you may be terminated from Membership immediately, and forfeit any and all Membership rights and privileges, such as loan product eligibility.

Cash withdrawal transactions - Cash withdrawal transactions of \$2,000.00 or more require advance notice of at least one (1) business day, and are subject to funds availability in your account.

Transaction limitation - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from a dividend-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Check printing (fee depends on style of check ordered)
Please refer to our separate fee schedule *"Membership Account Fees and Service Charges"* for additional information about fees and charges.

Please refer to our separate Share Account Rate Sheet for additional information about rates and Annual Percentage Yield (APY).

For more information on fees, charges and rates, please contact our office. This information is also available via Telephone Banking and Online Banking, and on our Web site at www.ibmsecu.org.



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YOUR LINKS TO YOUR CREDIT UNION:

Telephone Banking 24-hour access:
(800) 888-3900, (561) 997-0779, or
in Atlanta, (770) 429-6520

Member Service Call Center:
(800) 873-5100 or (561) 982-4700
fax: (561) 226-5415
e-mail: serviceplus@ibmsecu.org

TDD for hearing impaired: (561) 241-2992

Online Banking: www.ibmsecu.org
To apply for a loan online, view your statements,
or for account inquiries and transactions.

