



Looking For A Better Bank?

Here's What Experts Are Saying About Credit Unions:

"If there's a calm in the economic storm, it may be Credit Unions, whose investors are sleeping through the night."

– SUSAN LISOVICZ, CNN

"Ditch your bank for a Credit Union. You aren't bound to your bank. Learn why Credit Unions deliver big savings and better service for many consumers."

– LIZ PULLIAM WESTON, MS MONEY.COM

"Credit Unions aren't just for a niche group of steelworkers or teachers anymore. In fact, these nonprofit, Member-run financial institutions are more accessible than ever before – and they can be a much better place to stash your cash than traditional banks."

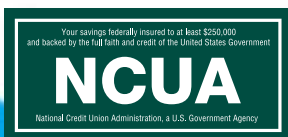
– SMART MONEY MAGAZINE

"See if you have access to a Member-owned Credit Union; their fees are typically way lower."

– ELIZABETH PIPER, GOOD MORNING AMERICA

Try Us And Discover Better Banking.

Better rates, higher yields, lower fees and Service Excellence are what make us unique. While some financial institutions are encountering problems due to bad mortgages and the overall market environment, IBM Southeast EFCU continues to be a safe place for your deposits. We've never participated in subprime mortgage lending, and we have always adhered to a conservative loan and investment policy. Additionally, we've recently received our 10th consecutive Bauer Financial five-star rating – the highest rating a financial institution can be given.



Effective October 3, 2008, your savings at IBM Southeast EFCU are federally insured to at least \$250,000 through December 31, 2009, by the National Credit Union Administration. The NCUA is a federal agency backed by the full faith and credit of the United States government.



IBM Southeast Employees' Federal Credit Union

Your time. Your money. Your future.®

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