



Special Loan Offers

Presented By

IBM Southeast EFCU, parent company of PGA Credit Union

First Mortgage

- ◆ Underwriting fee waived at closing, a \$425 value.
- ◆ Reduced closing costs, a \$350 maximum value.
- ◆ Get \$50 for setting up automatic repayment of your First Mortgage.
- ◆ Take advantage of our Real Estate Services program: Realtor services with a 20% rebate of realtor commissions, GE Homebuyer Privileges Package worth approximately \$5000, and more!
 - Must apply for mortgage with IBM SE FCU by 11/30/09.

Car Loan

- ◆ Get a new car loan rate as low as 4.75% APR (includes new member discount of .25%). Rate good for loan applications dated before May 31, 2009. Your car must be purchased and financed by June 30, 2009. Also --- special rates for car loan refinances apply during May, 2009. Ask for details.
- ◆ If you're not planning on purchasing a new vehicle in May/June, ask us for a coupon for a .25% APR discount on your future car loan. Prevailing rates will apply.

Visa Credit Card

- ◆ Get a Visa Platinum Credit Card with a 0% APR balance transfer rate, 3.90% APR on purchase & cash advance transactions for 6 months. Special introductory rates good on credit card applications dated before May 31, 2009. See "Important Credit Card Disclosures – Terms and Conditions" for more details.
 - Minimum FICO credit score of 640 required.

Visit www.ibmsecu.org or call (800) 873-5100 ext. 5463

*IBM Southeast EFCU loans are subject to approval and income and identification verification. Credit Union Membership is subject to qualification. Certain conditions may apply. Please contact a Member Service Advisor for details. Loan contract must be with IBM Southeast Employees' Federal Credit Union. At time of application, present this flyer, or tell the Member Service Advisor that you want to take advantage of the Special Loan Offers. Effective May 16, 2009; subject to change without notice.



**IBM Southeast Employees'
Federal Credit Union**

PARENT COMPANY OF PGA CREDIT UNION



Equal Housing Lender
Member Since 1978
Member Since 1978

Member Since 1978

NCUA

Member Since 1978