



FOR IMMEDIATE RELEASE

IBM Southeast Employees' Federal Credit Union Renovating South Lake Branch

MORROW, GEORGIA (November 5, 2009) - IBM Southeast Employees' Federal Credit Union recently announced that it has selected Howe Construction, Inc. to design and implement its upcoming renovation plans. Construction is to begin November, 2009.

The goal of the renovation is to create a more contemporary user-friendly environment for IBM Southeast EFCU's members. Interior spaces will be opened up and configured in order to manage membership activity more efficiently. Consistent with the organization's colors, blue and green hues will be used throughout. "This renovation has been a long time coming. We believe these enhancements will offer increased efficiencies to our members that will in turn have a positive impact on our overall member satisfaction. Additionally, we look forward to working with Howe Construction, Inc. and believe that with their expertise and attention to detail that the end result will meet and exceed our expectations." said Patti Munro, Vice President Operations North Region, IBM Southeast Employees' FCU. The credit union will remain open with normal business hours during construction.

"We are enthusiastic about our partnership with IBM Southeast EFCU. Our focus is to strategically design areas where members can privately discuss their financial matters while maintaining an overall sense of openness." said Stan Howe, President of Howe Construction, Inc.

About IBM Southeast EFCU

IBM Southeast EFCU, headquartered in Boca Raton, FL, was established in 1969. It currently has 22 branches in Florida, Georgia, and Alabama, close to \$800,000,000 in assets and 85,000 Members.

About Howe Construction, Inc.

Howe Construction, Inc. is a single source construction company, specializing in financial institutions. The services offered include site selection, architecture, engineering, construction, and interior design. Established in 1999, Howe Construction, Inc. is headquartered in Roswell, Georgia with a satellite location in St. Marys, Georgia.

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