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Capital CONNECTION



Celebrate Spring With Our Two NEW Ways To Invest!



Great Savings Begin With A "First Step"

If you're looking for a low-cost investment that offers safety and stability, a GEICO FCU First Step Certificate is the perfect choice. A minimum opening deposit of just \$25 brings you these benefits:

- 1.66% APY¹
- 12-month term
- Unlimited additional deposits²
- All deposits federally protected by the NCUA³



"CD" Investment Grow With A Six-Month Affordable Certificate

When you have more money to invest, our Six-Month Affordable Certificate is a great investment option. For a minimum deposit of \$500, you'll have a safe, reliable investment, plus:

- 2.27% APY¹
- 6-month term
- Unlimited additional deposits
- All deposits federally protected by the NCUA³



Contact us today for more details on these and other great investment products with various rates and terms!
Stop by your nearest GEICO FCU office, call 800-542-7896 or visit us online at www.geicofcu.org.

¹Annual Percentage Yield. Rate as of 3/21/05 and is subject to change without notice. ²A minimum deposit of \$25 per month is required.

³National Credit Union Administration. Share Certificates are insured up to \$100,000.

Special Low Rate Now Available On Auto/RV Loans And Auto Refinances

GEICO FCU is offering a special low rate on new/used autos and RVs and on refinanced auto loans from another lender. Take advantage of this low rate and SAVE!

- As low as **3.99%** APR¹ on new, used and refinanced auto/RV loans
- 48-month loan term
- Other low rates and flexible terms available up to 72 months



GEICO will deposit a **\$50 CASH BONUS²** in your share savings account when you get your new/used auto loan or refinance!

For more information, stop by your nearest branch, call 800-824-5404 x5800 or log on to www.geicofcu.org.

¹Annual Percentage Rate; subject to change without notice. Rates reflect automatic payroll repayment. Certain restrictions apply.

²To qualify, loan amount must be for \$7,500 or more. Repayment of loan within 18 months will require reimbursement of the \$50 bonus.

Funding Spring Plans Is Easier With GEICO FCU Home Equity Lines Of Credit

Spring is a good time for making plans, and then making progress. If your plans include home remodeling, tuition, debt consolidation or other large expenses, fund them with a Home Equity Line of Credit! It's easier on your budget, and your interest payments could be tax-deductible.²

3.74% APR¹ introductory rate for 3 full months

- Ongoing rate of Prime minus 1/4%³
- Flexible funding for planned, or unplanned, expenses
- No closing costs⁴
- Flexible interest-only payment option
- Special Visa® Platinum card and checks for easy access to your credit line



We also have low-cost, variable-rate Home Equity Loans! Contact us for details!

Apply today! Stop by your nearest branch, call 800-824-5404 x5800 or log on to www.geicofcu.org.

¹Annual Percentage Rate; subject to change.

²Consult your tax adviser.

³With a Loan-To-Value ratio of 90%. The Prime Rate was 5.75% APR as of 3/23/05.

⁴The Credit Union will pay closing costs. To qualify, the initial advance must be \$10,000 or more and remain open for 24 months. If the line of credit balance is zero within 24 months of the open date, the closing costs must be reimbursed by borrower(s) and may be added to your account. State/city transfer taxes paid by borrower at closing. Closing costs do not include application fee, flood certificate fee, and home value or approval fee. Certain restrictions apply. Home Equity Loans available in MD, DC, VA, WV, NY, CA, FL and GA.

For Home Buying Or Refinancing, GEICO FCU First Mortgages Can't Be Beat!



Ready to buy your first home? Upgrading to another home? Want to refinance and lower your monthly payments? Our First Mortgages suit any budget and any household needs.

- ◆ Fixed-rate and adjustable-rate mortgages
- ◆ 15, 20 and 30-year terms
- ◆ Special first-time home buyers program
- ◆ Preapprovals available
- ◆ Quick turnaround
- ◆ Low closing costs
- ◆ Jumbo and interest-only mortgage options



"I just wanted to pass on our appreciation to the Credit Union of the fine work the mortgage staff did for us. The staff is genuinely customer-focused and very knowledgeable. The mortgage officer did a great job of describing all of my options before I made a decision on the loan and was extremely helpful in coordinating all the difficult details surrounding the loan. The staff kept me informed throughout the process and always responded very quickly and professionally to any questions we had. I was thoroughly satisfied with every aspect of this transaction. We believe that the staff is a great asset to the Credit Union." MC, Plaza Home Office

Contact GEICO FCU today!

**Stop by your nearest Credit Union branch,
call 800-824-5404 x5800
or visit us online at www.geicofcu.org.**

GEICO FCU Annual Meeting On May 4th

Mark your calendars for our Annual Meeting on Wednesday, May 4, 2005 at 4:00 pm. The Annual Meeting will be held in the Plaza Cafeteria at GEICO FCU Headquarters, and we'll review our performance during 2004 and our plans for 2005. It's a great chance to learn more about your Credit Union.

Attendees can win great door prizes and enjoy free refreshments! Hope to see you there!



Protecting Your Personal Information Is Always A Smart Idea

There are many scam artists out there who want your personal information. Here are examples of some popular scams and what you can do about them:

■ **E-mail scam (Phishing)** – You might receive an e-mail from a company, asking you to “reconfirm” your personal information. E-mails like this are usually from scam artists (“phishers”) pretending to represent that company. The e-mail contains a link to a fake website that resembles a company’s real site, and you click onto the link and type in your personal information, which can then be viewed by the phishers and used for identity theft. It’s important to not respond to these e-mails. If you have any doubts about an e-mail you’ve received from us or any source, check with the company before responding to the e-mail.



■ **Telephone scam** – You get a call and the person on the other end claims to be a company representative and asks you to “reconfirm” your personal information, such as PINs, account passwords or account numbers. You may also be asked to confirm your relationship with the company, or you may hear a warning that your account or online access will be shut down. There is no need to give out your personal information over the phone, because they should already have this information.



Protect Your Car, Too!

■ **VIN scam** – A thief can read the VIN (vehicle identification number) from your vehicle, use it to have a duplicate key made and drive away with your vehicle. Although proof of ownership is required for a copy to be legally made, some merchants don’t ask for it. To protect your VIN, cover it with a piece of opaque tape, but be sure to remove the tape prior to a safety inspection. Also, check with your state police, since some states prohibit covering a vehicle’s VIN.

The Visa Debit Card – Fast Cash When And Where You Need It



Whether you’re at home or on a trip, get your money faster with a GEICO FCU Visa® Debit Card. It’s FREE with your checking account, and it doubles as an ATM card, so that you can use it at any ATM with the STAR, PLUS, EXCHANGE or Visa logos.

Plus, avoid paying annual or transaction fees and the hassle of writing checks. Your Visa Debit Card can be used to pay for purchases at locations around the world that accept Visa debit. Just swipe, sign or enter your PIN, and go!



**Want more information?
Visit us online at
www.geicofcu.org,
call us at 800-542-7896
or visit your nearest branch.**

LOAN RATES Effective April 1, 2005

Loan Type Annual Percentage Rate

MasterCard – Classic (\$5,000 max.)	6.99%
MasterCard – Gold (\$20,000 max.)	5.99%
Overdraft LOC (\$2,500 max.)	12.75%*
Personal Loan (\$15,000 max.)	12.75%*
Computer Loan (\$3,000 max.)	12.75%*
Share Secured (Terms up to 144 months)	
Share savings rate	+3.00%
CD Secured (Terms up to CD maturity)	
Earned CD rate	+3.00%

New Automobiles & RVs

(Up to 100% financing; MSRP includes tax and license)

1-48 months	3.99%*
49-72 months	4.99%*
73-84 months	5.99%*

Used Automobiles & RVs

(1997 and newer models)

1-48 months	4.49%*
49-60 months	4.99%*
61-72 months** (2000-2003 models)	5.49%*

* with automatic repayment
** maximum term available

Auto loan terms and rates depend on the total purchase price, the year and mileage of the vehicle.

Rates are determined at the discretion of the Board of Directors and are subject to change without notice.

Online Banking – Quick, Easy And FREE!



Managing your money has never been easier. With our free Online Banking service, access your accounts 7 days a week, 24 hours a day. It's there whenever you

want, and all you'll need is a system-compatible PC with Internet access.

- View account balances and history in real time
- Transfer funds between accounts
- Verify that checks have cleared
- And much more!

Sign up today!

Visit www.geicofcu.org for more information.

Holiday Closings

Memorial Day

May 30 – Closed

Loan Type Annual Percentage Rate

Auto Equity	Rates starting at 4.49%*
See a loan officer for details on terms and rates.	
Home Equity Line of Credit/Second Mortgages	
(Current rate is based on the Prime Rate. See loan officer for details on rates/terms.)	
\$250,000 max.	Rates starting at 3.74%
Prime Access HELOC	
Introductory Rate of 3.74% for 3 Months.	
Note: Rates subject to change without notice. Contact your Credit Union representative for further loan information.	

Selected Savings Rates

as of 3/21/05

Savings Account	Dividend Rate	Annual Percentage Yield
Share Savings	.50%	.50%
Share Drafts	0.00%	0.00%
IRA Share	.50%	.50%
Money Market Advantage Account		
\$1,500 - \$19,999	1.65%	1.66%
\$20,000 and up	1.90%	1.92%
Savings Certificate		
Six Months		
Minimum Opening Balance \$500	2.25%	2.27%
Minimum Opening Balance \$1,000	2.75%	2.79%
Twelve Months	3.00%	3.04%
Eighteen Months	3.20%	3.25%
Two Years	3.30%	3.35%
Three Years	3.65%	3.71%
Four Years	4.00%	4.07%
Five Years	4.50%	4.59%
IRA Savings Certificate		
Six Months	2.75%	2.79%
Twelve Months	3.00%	3.04%
Eighteen Months	3.20%	3.25%
Two Years	3.30%	3.35%
Three Years	3.65%	3.71%
Four Years	4.00%	4.07%
Five Years	4.50%	4.59%

GEICO FCU credit card holders with questions about their account may call 800-237-6211, or visit www.eZCardInfo.com. This is for balances, payment information, lost/stolen cards and last few transactions.

Board of Directors

Dave Anderson, Chairman
Ron E. Guzinski, Vice-Chairman
Brian Harvey, Treasurer
Dave Onuschak, Secretary
David Fessel
Joe Imler
Terry Perkins
Dana K. Proulx

Credit Union Staff

President/CEO: Linda Coffie
VP of Finance: Sherrie Cox
AVP of Risk Management: Marcy Berman
AVP of Lending: Arlene Christie
AVP of Operations: Rajiv Desai

Keeping Track As Of January 31, 2005

Assets	\$61,200,391
Shares	\$50,802,800
Loans	\$37,312,573
Members	12,941



Web Site & Online Banking:
www.geicofcu.org

Loan-By-Phone &
Quick Teller (Audio Response)
800-331-9835

Locations

Main Office
GEICO Federal Credit Union
5260 Western Avenue
Chevy Chase, MD 20815
Telephone: 301-986-2082
Toll Free: 800-542-7896
Fax: 301-718-5318

Loan Department: 800-824-5404 x5800
Fax for loan department: 301-986-3757
E-mail: loans@geicofcu.org

Mailing Address

One GEICO Plaza
Washington, DC 20076
800-542-7896

Teller Transaction Hours: 11 am – 2 pm
Member Service Hours: 9 am – 11 am
Loan Service Hours: 8 am – 4 pm

Regional Offices

Dallas, TX, 972-701-1860
800-841-5432, Ext. 1860
Fax: 972-701-1859

Teller Transaction Hours: 1 pm – 4 pm
Member & Loan Services Hours: 9 am – Noon

Fredericksburg, VA, 540-286-4567
800-841-1003, Ext. 4567
Fax: 540-286-4498

Teller Transaction Hours: 11 am – 2 pm
Member & Loan Services Hours: 8:30 am – 11:30 am

Lakeland, FL, 863-619-4856
800-648-2493, Ext. 4856
Fax: 863-619-4859

Teller Transaction Hours: 1 pm – 4 pm
Member & Loan Services Hours: 9:30 am – Noon

Macon I, GA, 478-744-5668
800-841-9160, Ext. 5668
Fax: 478-744-5824

Teller Transaction Hours: 10 am – 1 pm
Member & Loan Services Hours: 1 pm – 4:30 pm

Macon II, GA, 478-621-1958
800-841-9160, Ext. 1958
Fax: 478-621-1957

Teller Transaction Hours: 1:30 pm – 4:30 pm
Member & Loan Services Hours: 10 am – 1:30 pm

San Diego, CA, 858-513-5600
800-654-5896, Ext. 5600
Fax: 858-513-5124

Teller Transaction Hours: Noon – 3 pm
Member & Loan Services Hours: 9 am – 11 am

Virginia Beach, VA, 757-222-6318
800-582-8114, Ext. 6318
Fax: 757-222-6320

Teller Transaction Hours: Noon – 3 pm
Member & Loan Services Hours: 8 am – 11 am

Woodbury, NY, 516-496-5014
800-645-7550, Ext. 5014
Fax: 516-496-5154

Teller Transaction Hours: Noon – 3 pm
Member & Loan Services Hours: 9 am – 11 am

Your savings are federally insured to \$100,000 by the National Credit Union Administration, a U.S. Government agency.