

April  
2009

Vol. 16  
No. 2

# Capital CONNECTION



## Make A Great Deal Even Better:

### Get Your Auto Loan Through GEICO FCU!

With the current economy, there are some wonderful deals now available at dealerships. And if you obtain your auto loan through GEICO FCU, you could save even more money!

- As low as **3.50%** APR\* on new auto loans for 36 months
- As low as **4.50%** APR\* on used auto loans for 36 months
- Other low rates and terms up to 84 months available\*\*
- Save time and money with a loan pre-approval and our online loan application
- Refinance option on an auto loan from another lender – ask us for more information
- GAP Plus Insurance option to protect your loan and credit rating<sup>+</sup> (see page 2 for details)



Apply today!

Stop by your nearest branch,  
call 800-542-7896 or visit us online at [www.geicofcu.org](http://www.geicofcu.org).

\*Annual Percentage Rate; subject to change without notice. Used auto loan rates apply to 2001 through 2010 models. Certain 2009-2010 models with up to 12,000 miles qualify for new auto loan rates. Certain restrictions apply. Rate reflects up to a .25% discount for automatic payroll repayment and a .25% discount for being a GEICO auto policy holder.

\*\*84-month term available on new auto loans of \$30,000 or more only.

<sup>+</sup>GAP Plus Insurance offers loan coverage for up to 72 months in the event that your vehicle is stolen or destroyed in an accident prior to full repayment of your GEICO FCU auto loan. Plus, if you finance your next auto loan with GEICO FCU within 60 days of your claim, you can receive \$1,000 toward your vehicle purchase. Ask us for details.

## Got The Urge To Remodel?

### Try Our Low-Cost Home Equity Line Of Credit!



GEICO FCU's Home Equity Line of Credit is just right for financing virtually any home improvement project. And you can also use it to raise funds for a college education, debt consolidation and more!

- As low as **4.50%** APR\* (Prime + 1.25%)
- NO CLOSING COSTS\*\*
- Borrow up to \$250,000
- Tax-deductible monthly interest payments<sup>+</sup>
- Easy-to-use loan application available at [www.geicofcu.org](http://www.geicofcu.org) or at your nearest branch
- Fixed-rate Home Equity Loans with no closing costs\*\* also offered – as low as **6.65%** APR for 60 months

Contact us today!

Stop by your nearest branch, call 800-542-7896  
or visit us online at [www.geicofcu.org](http://www.geicofcu.org).

\*Annual Percentage Rate; subject to change. Rate effective as of 4/1/09. The Prime Rate was 3.25% APR as of 12/16/08. Rate quoted is with a Loan-To-Value ratio of up to 85%. The floor (minimum) rate for the Home Equity Line of Credit is 3.00% APR, and the ceiling (maximum) rate is 18.00% APR.

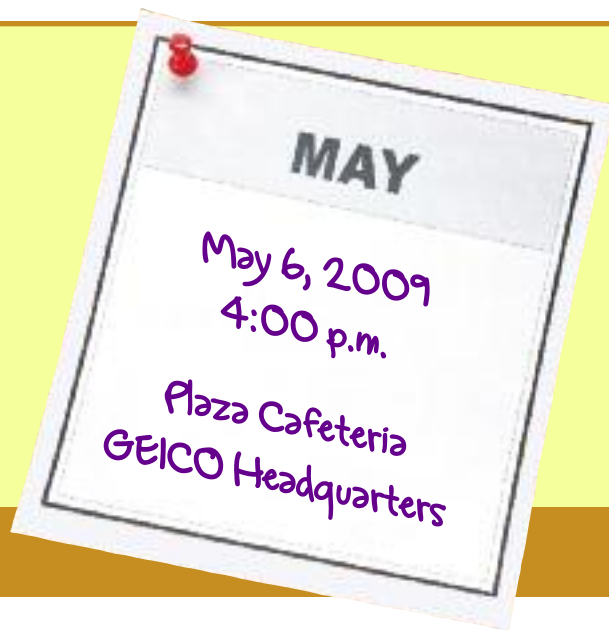
\*\*The Credit Union will pay closing costs. To qualify, the initial advance must be \$10,000 or more and remain open for 24 months. If the balance is zero within 24 months of the open date, the closing costs must be reimbursed by borrower(s) and may be added to your account. State/city transfer taxes paid by borrower at closing. Closing costs do not include application fee, flood certificate fee, and home value or appraisal fee. Certain restrictions apply. GEICO FCU processes Home Equity Loans (closed-end only) in most states. Also, we process Home Equity Lines of Credit in the District of Columbia, and the following states: Maryland, Virginia, West Virginia, New York, Georgia, California, Florida, Pennsylvania, New Jersey, Ohio, Vermont, Connecticut, Rhode Island, Arizona and Delaware. The Credit Union's portfolio loans are subject to approval. Loans may be sold to the secondary market.

<sup>+</sup>Consult your tax adviser for more information.

# Come To GEICO FCU's 2009 Annual Meeting!

- Win a door prize and enjoy free refreshments
- Hear about our 2008 accomplishments and our plans for 2009

See you there!



## GEICO FCU First Mortgages: The Ideal Way To Buy A Home

If the idea of buying a home or refinancing your current home for lower monthly payments sounds attractive, then come to GEICO FCU for your loan financing. We have a wide range of mortgage programs that can be adapted for your needs and budget.

Refinances  
Also  
Available!

- Various fixed-rate and adjustable-rate mortgages available at low rates, including jumbo and interest-only mortgages
- Ideal for buying a first home or a vacation home
- Our first-time home buyers program can provide financial assistance
- Low closing costs
- Quick turnaround on your loan and a loan pre-approval to save you time



Apply today! Stop by your nearest branch,  
call 800-542-7896 or visit us online at  
[www.geicofcu.org](http://www.geicofcu.org).

## Protect The Insurance Gap With GAP Plus Insurance



If your vehicle is ever destroyed beyond repair in an accident or stolen without being recovered, your auto insurance policy may not be sufficient for your needs. Instead, you may be required to pay the difference between what your insurance settlement will cover and the remaining balance on your auto loan, which could cost you hundreds or thousands of dollars.

But with GEICO FCU's GAP (Guaranteed Asset Protection) Plus Insurance, you're covered. GAP Plus Insurance provides the funds you'll need between your insurance settlement and the loan balance. It offers loan coverage for up to 72 months and protects your credit rating.

You could also receive \$1,000 toward your next vehicle purchase by financing your auto loan with GEICO FCU within 60 days of your claim. Ask for details.

To learn more about GAP Plus Insurance, stop by your nearest branch, call 800-542-7896 or visit us online at [www.geicofcu.org](http://www.geicofcu.org).

## Planning A Break? Fund It With A Vacation Club Account!



- Just \$5 to start your account
- Saving is easy with Direct Deposit
- A good way to save for virtually anything, including gifts or other special expenses
- Funds are paid out in early April of the next year
- Federally insured\*

For more information and current rates, stop by your nearest branch, call 800-542-7896 or visit us online at [www.geicofcu.org](http://www.geicofcu.org).

\*By the National Credit Union Administration. Deposit accounts are insured up to at least \$250,000.

## Five Terrific Reasons To Start An IRA At GEICO FCU

1. Peace of mind during retirement
2. GEICO FCU offers higher yields than many other financial institutions – up to **3.70% APY\***
3. Choice of Roth and Traditional IRAs and IRA Share Certificates
4. Educational IRAs and IRA Share Certificates also offered for starting a college fund
5. Up to \$250,000 in federal insurance\*\*



Start your IRA today! Stop by your nearest branch, call 800-542-7896 or visit us online at [www.geicofcu.org](http://www.geicofcu.org).

\*Annual Percentage Yield. Rate as of 4/1/09 and is subject to change without notice. Rate quoted is for a 60-month IRA Share Certificate.

\*\*By the National Credit Union Administration. Educational IRA products are insured up to at least \$250,000. Traditional and Roth IRA products are insured separately, up to a combined total of \$250,000.

## Send Us Your E-Mail Address!

Want to hear about special offers and the latest news from GEICO FCU? Get on our e-mailing list. Just log on to

[www.geicofcu.org](http://www.geicofcu.org), choose “Membership E-Mail” from the “About Us” drop-down menu, and send us an e-mail using the Contact Form. (Please do NOT include your member number or account number.)



## Testimonials

Here's what members are saying about GEICO FCU's auto loan rates and customer service:

Read the auto loan story on page 1 to learn more about GEICO FCU auto loans!

“GEICO FCU had the best auto loan rates available that I could find. The processing of my loan was very quick, and I was very happy with the service I received.” L.B., Plaza Branch

“Very good auto loan rates and overall good customer service. I was extremely pleased with the whole process.” R.A.A., Macon Branch

## Tips To Combat The Recession

The current economy makes it especially important to spend and save wisely. Here are some ways to improve your financial situation:

- 1) Examine your spending. Almost every budget has expenses that can be eliminated or reduced.
- 2) Refinance your mortgage or your auto loan from another lender to save money on monthly interest payments.
- 3) Transfer the balance on high-rate department store or other credit cards to a GEICO FCU MasterCard® Classic or Gold Credit Card for lower rates and more benefits. Ask a Member Services Representative for details.
- 4) Set your home's thermostat a couple of degrees lower in winter and higher in summer to reduce your energy bill.

And with the money you save, you could invest it at GEICO FCU so your money will work even harder for you. To learn more about our deposit products, stop by your nearest branch, call 800-542-7896 or visit us online at [www.geicofcu.org](http://www.geicofcu.org).

# LOAN RATES Effective April 1, 2009

## Loan Type Annual Percentage Rate

MasterCard – Classic (\$5,000 max.)	7.99%
MasterCard – Gold (\$20,000 max.)	6.99%

MasterCard Rates Good Through June 2009!

Overdraft LOC (\$2,500 max.)	12.75%*
Personal/Consolidation 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)  
Rates as low as 3.50%\*  
Terms to 84 months  
Other rates and terms available

### Used Automobiles & RVs

(2001 and newer models. Certain 2009-2010 used models qualify for new auto loan rates.)  
Rates as low as 4.50%\*  
Terms to 72 months  
Other rates and terms available

\*With automatic payroll repayment and a GEICO auto policy holder.

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.

## Loan Type Annual Percentage Rate

**Auto Equity** Rates starting at 4.00%\*  
See a loan officer for details on terms and rates.

### Home Equity Line of Credit

(Current rate is based on the Prime Rate. See loan officer for details on rates/terms.)

\$250,000 max. Rates starting at 4.50%

### Second Mortgages

As low as 6.65%  
Terms up to 120 months

Note: Rates subject to change without notice. Contact your Credit Union representative for further loan information.

### Selected Savings Rates as of 4/1/09

Savings Account	Dividend Rate	Annual Percentage Yield
Share Savings	0.25%	0.25%
Young Savers	0.25%	0.25%
Share Drafts	0.00%	0.00%
IRA Share	0.25%	0.25%
<b>Money Market Advantage Account</b>		
\$1,500 - \$19,999	0.75%	0.75%
\$20,000 - \$74,999	0.99%	1.00%
\$75,000 and up	1.24%	1.25%
<b>Savings Certificate</b>		
Six Months		
Minimum Opening Balance \$500	1.29%	1.30%
Minimum Opening Balance \$1,000	2.28%	2.30%
First Step Twelve Month	1.04%	1.05%
Twelve Months	2.42%	2.45%
Fourteen Months	2.47%	2.50%
Eighteen Months	2.62%	2.65%
Two Years	2.67%	2.70%
Three Years	2.81%	2.85%
Four Years	3.06%	3.10%
Five Years	3.64%	3.70%
<b>IRA Savings Certificate</b>		
Six Months	2.28%	2.30%
Twelve Months	2.42%	2.45%
Fourteen Months	2.47%	2.50%
Eighteen Months	2.62%	2.65%
Two Years	2.67%	2.70%
Three Years	2.81%	2.85%
Four Years	3.06%	3.10%
Five Years	3.64%	3.70%

GEICO FCU credit card holders with questions about their account may call 800-542-7896 or visit [www.eZCardInfo.com](http://www.eZCardInfo.com). This is for balances, payment information, lost/stolen cards and last few transactions.

### Board Of Directors

Joe Imler, Chairman  
Art Heine, Vice Chairman  
Scott Reece, Treasurer  
Susan Hamburg, Secretary  
Dave Anderson  
Geri Lanier  
Christina Puglisi  
Kathy Roland  
Jerry Williams

### Credit Union Staff

President/CEO: Linda Coffie  
VP of Finance: Sherrie Cox  
AVP of Lending: Arlene Christie  
AVP of Operations: Rajiv Desai  
AVP of Information Technology: Karen Taney

### Keeping Track As Of December 31, 2008

Assets	\$103,740,636
Shares	\$90,550,318
Loans	\$74,807,091
Members	13,758



Website & Online Banking:  
[www.geicofcu.org](http://www.geicofcu.org)

Loan-By-Phone &  
Quick Teller (Audio Response)  
800-542-7896

### Locations

Mailing Address  
One Geico Plaza  
Washington, DC 20076

### Main Office

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

Visa® Debit Card Information: 800-542-7896  
E-mail: [members@geicofcu.org](mailto:members@geicofcu.org)  
Loan Department: 800-542-7896  
Loan Department Fax: 301-986-3757  
E-mail: [loans@geicofcu.org](mailto:loans@geicofcu.org)

Branch Hours: 8:30 am – 3:00 pm, M-F  
Loan Service Hours: 8:30 am – 4:30 pm, M-F

### Credit Union Branches

Toll-Free Number: 800-542-7896

#### Buffalo, NY

300 Crosspoint Parkway, Amherst, NY 14226  
Fax: 716-276-4671

Branch Hours: 10:00 am – 5:30 pm, M-F  
(closed from 2:00 – 3:00 pm)

#### Dallas, TX

4201 Spring Valley Road, Suite 102  
Dallas, TX 75244  
Fax: 972-701-1859

Branch Hours: 9:00 am – 4:30 pm, M-F  
(closed from 1:30 – 2:30 pm)

#### Fredericksburg, VA

One Geico Blvd., Fredericksburg, VA 22412  
Fax: 540-286-4498

Branch Hours: 8:00 am – 3:30 pm, M-F  
(closed from 1:15 – 2:15 pm)

#### Lakeland, FL

3535 W. Pipkin Road, Lakeland, FL 33811  
Fax: 863-619-4859

Branch Hours: 8:30 am – 4:00 pm, M-F  
(closed from 12 noon – 1:00 pm)

#### Macon I, GA

4295 Ocmulgee East Blvd., Macon, GA 31295  
Fax: 478-744-5824

Branch Hours: 9:00 am – 4:00 pm, M-F  
(closed from 1:00 – 2:00 pm)

#### Macon II, GA

4400 Ocmulgee East Blvd., Macon, GA 31295  
Fax: 478-621-1957

Branch Hours: 9:30 am – 5:00 pm, M-F  
(closed from 2:00 – 3:00 pm)

#### San Diego, CA

14111 Danielson Street, Poway, CA 92064  
Fax: 858-513-5124

Branch Hours: 9:15 am – 4:45 pm, M-F  
(closed from 1:30 – 2:30 pm)

#### Virginia Beach, VA

One Geico Landing, Virginia Beach, VA 23454  
Fax: 757-222-6320

Branch Hours: 8:30 am – 4:00 pm, M-F  
(closed from 1:00 – 2:00 pm)

#### Woodbury, NY

750 Woodbury Road, Woodbury, NY 11797  
Fax: 516-496-5154

Branch Hours: 8:30 am – 4:00 pm, M-F  
(closed from 11:00 am – 12 noon)

## Congratulations To Our Online Bill Pay Winner!

Paulette Saemann  
Stafford, VA

Online Banking and Online Bill Pay are terrific ways to manage your money and pay your bills! For more information on these FREE services, visit [www.geicofcu.org](http://www.geicofcu.org).

## Holiday Closings:

Memorial Day – May 25

Independence Day – July 3 (observed)



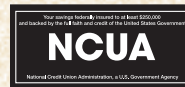
EQUAL OPPORTUNITY  
LENDER



Allpoint



Equal Housing  
LENDER



NCUA  
National Credit Union Administration, U.S. Government Agency