

Capital CONNECTION



Where Do You Find The Best Deal On Your Auto Loan? At GEICO FCU!

Vehicle dealerships offer a choice of a low rate or a rebate to attract your business. To get the best deal, skip the dealer's low rate, take the rebate and finance with GEICO FCU instead!

Rates
As Low As
2.99%
APR*

- Taking the rebate decreases the overall loan amount, so you save money in interest payments.
- You pay less in monthly payments with rates starting as low as **2.99%** APR* for 36 months and a .25% rate discount.**
- We don't charge application fees or pre-payment penalties.
- We only charge simple interest, so you pay down your principal balance at a faster rate.

We finance any make or model. So come to GEICO FCU first for your auto loan financing. We'll be happy to show you how you'll save more money through our loan financing rather than the dealer's! For details, stop by your nearest branch, call 800-542-7896, or visit us online at www.geicofcu.org.

*Annual Percentage Rate; subject to change without notice. Rate current as of 12/1/10. Your actual APR may be higher, based on your past or present credit history. Rate quoted is for a new, used or refinanced auto loan with a term of 36 months, and applies only to new auto loans and used auto loans for 2010 models with up to 12,000 miles. For a 2.99% APR auto loan with a term of 36 months, the monthly payment is \$29.08 per \$1,000 borrowed. Certain restrictions apply. Loans subject to approval.

**A .25% discount on your loan rate is available if you are a GEICO auto policyholder or if you use payroll deduction to repay your loan. Member is only allowed one discount per loan.

It's A Great Time To Buy Or Refinance A Home!

Mortgage rates are at historic low levels and home prices have dropped in many states. If you want to buy a home – or refinance your current mortgage to save money – don't miss this opportunity! Contact us about our First Mortgages and mortgage refinances.*



- Low rates, low closing costs and monthly payments that fit your budget
- Fixed-rate and adjustable-rate mortgages offered
- First-time home buyers' program
- Pre-approval available
- Quick loan processing and hassle-free closing

Apply now! Stop by your nearest branch, call 800-542-7896 or visit us online at www.geicofcu.org.

*Loan subject to approval. GEICO FCU membership is required.

Simplify Your 2011 Tax Season

Tax season is coming up soon! Here are some good ways to get prepared:



- Sort your financial papers by type and date. Shred documents that aren't needed any more.
- Locate any paperwork about tax-deductible expenses. Ask your tax adviser for more information.
- Get a folder and use it to store all of your tax-related paperwork, including account statements, W-2s and 1099s.

Save The Date!

2011 Annual Meeting
May 4, 2011 at 4:00 p.m.
Details to follow later.

Did You Know...?

You can layaway funds at GEICO FCU for vacations or holidays with our Vacation or Holiday Club Accounts! They're a great way to save funds for whatever you need!



- Use our Payroll Deduction service for easy saving – ask for details
- Federally insured*

Start your account today! For more information, stop by your nearest branch, call 800-542-7896 or visit us online at www.geicofcu.org.

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

Now, It's Easy To Find Surcharge-Free ATMs With Your Cell Phone!

As a GEICO FCU member, you can use your Visa® Debit Card at over 40,000 surcharge-free Allpoint® network ATMs nationwide. These ATMs are located at many retailers and gas stations and are easy to find – just by using a free application on your cell phone!*



To get the application, visit www.geicofcu.org and click on the Allpoint ATM mobile applications ad on the homepage. Then, follow the instructions to have the application sent to your iPhone, Android or BlackBerry.

*The Allpoint mobile application is free. However, your carrier may charge you for data service or text messaging.

Take Care Of Your Future With GEICO FCU IRAs

Rates up to
2.50% APY!*

With the current economy, it's more important than ever to save enough for retirement. And a smart way to start your retirement savings is with a GEICO FCU Individual Retirement Account (IRA). It's easy to set up and we offer several savings options to meet your needs!

- Both Roth and Traditional IRAs available – ask us for details
- IRA Certificates also offered, with terms up to 60 months
- Payroll Deduction service makes it simple to save
- Educational IRA option for creating a college fund
- “Catch-up” contribution option if you're age 50 or older
- Federally insured up to \$250,000**

Contact us today to get started! Stop by your nearest branch, call 800-542-7896 or visit us online at www.geicofcu.org.

*Annual Percentage Yield. Rate is effective as of 7/29/10. Rate quoted is for a 60-month IRA 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.

Budgeting Tips For 2011



Did you get “sticker shock” this year from your holiday expenses? Are you vowing to save more money during 2011? Here are some important tips to get you started:

- **Analyze where your money is going.** Save your receipts and bills for one month, and create a detailed list of your average monthly expenses.
- **Review the list for expenses that could be reduced or eliminated entirely.** For example, you could reduce your phone bill by switching to a more cost-effective plan or you could temporarily abstain from eating out.
- **Determine the specific amount you'd like to save each month** – \$50? \$100? \$150? Then, create a budget that helps you to meet this goal and stick to it by eliminating unnecessary expenses.
- **Create a list of your short-term and long-term financial goals, and also consider creating an emergency fund for unexpected bills.** By having an emergency fund to use when needed, you'll enjoy more peace of mind.
- **Contact the Credit Union.** We'll help you find deposit accounts to easily meet your financial goals. For more details, stop by your nearest branch, call 800-542-7896 or visit us online at www.geicofcu.org.

Did You Know...?

Student Checking Services at GEICO FCU teaches your kids money management! Help young adults 16 and older get the right financial start in life with Student Checking Services. It includes a no-fee, no minimum balance checking account, a FREE order of Gecko checks, an ATM Card¹, and much more:



- FREE Visa[®] Debit Card² for purchases or for use at over one million ATMs, including 40,000 surcharge-free Allpoint[®] ATMs
- MasterCard[®] Classic Credit Card with a \$500 credit line³
- FREE, 24/7 account access through Online Banking, Online Bill Pay⁴ and Audio Response Telephone Banking

Contact us today for more details! Stop by your nearest branch, call 800-542-7896 or visit us online at www.geicofcu.org.

¹Young adult must be between the ages of 16 to 26. Parent or guardian is required as joint account owner. Eligibility for these services based on parent's or guardian's creditworthiness.

²Minimum age of 18 is required to obtain a Visa Debit Card.

³Applicants under 21 years of age require a co-signer for the MasterCard Classic Credit Card. Loan is subject to approval. Minimum age of 18 is required to apply.

⁴Account holder must sign up for GEICO FCU's Online Banking service in order to use Online Bill Pay.

Member Corner

Testimonials

Marcel did a great job! Very helpful and very patient with my many questions. He made my decision-making process quite simple.

—*B.S., Macon Branch*

Mark is AWESOME! His professionalism and the level of quality service he provides to his customers is unparalleled. He is attentive, accessible and responsive. He is someone who obviously takes pride in his work and it shows. Great job, Mark!

—*E.E., Plaza Branch*

I want to take the time to thank Patrick Blemur. He went above and beyond to help me understand the loan process. This was my first experience obtaining a loan from GEICO FCU and Patrick's great service made the process easy. Thanks.

—*Unidentified member, Woodbury Branch*

Congratulations!

GEICO FCU recognizes the following employees for their accomplishments at the Credit Union.

Employee Of The Third Quarter Winners

Nisha Wadehra
Back Office
Plaza Branch

Debbie Murray
Front Office
Lakeland Branch

*We appreciate your dedication and hard work!
Thank you for everything you do for the Credit Union.*



Employee Service Awards

5 Years
Anitque Blair
Stephanie Foster
William Scott

10 Years
Tiffany Dennis
James Moss
Laura Patten

25 Years
Arlene Christie



*We are grateful for your service and
dedication to the members of GEICO FCU!*

LOAN RATES Effective December 1, 2010

Loan Type	Annual Percentage Rate
MasterCard Gold (\$20,000 max.)	10.99%
MasterCard Classic (\$5,000 max.)	11.88%
MasterCard Classic Secured (\$500 min.)	13.99%
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	
<i>(Up to 100% financing; MSRP includes tax and license)</i>	
	Rates as low as 2.99%*
Terms to 84 months	
Other rates and terms available	

Used Automobiles & RVs	
<i>(2001 and newer models. Certain 2010 models qualify for new auto loan rates.)</i>	
	Rates as low as 2.99%*
Terms to 72 months	
Other rates and terms available	

*With a discount for automatic payroll repayment or a GEICO auto policyholder.

Auto loan terms and rates depend on the total purchase price, the year and mileage of the vehicle. Rate is based on evaluation of your past and present credit history.

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 3.49%*
See a loan officer for details on terms and rates.	
Home Equity Line of Credit	
<i>(Current rate is based on the Prime Rate. See loan officer for details on rates/terms.)</i>	
\$250,000 max.	Rates starting at 4.50%
Second Mortgages	
Terms up to 120 months	As low as 6.65%
Note: Rates subject to change without notice. Contact your Credit Union representative for further loan information.	

Selected Savings Rates as of 7/29/10

Savings Account	Dividend Rate	Annual Percentage Yield
Share Savings	0.20%	0.20%
Share Drafts	0.00%	0.00%
IRA Share	0.20%	0.20%
Money Market Advantage Account		
\$2,500 - \$24,999.99	0.40%	0.40%
\$25,000 - \$74,999.99	0.50%	0.50%
\$75,000 and up	0.60%	0.60%
Share Certificate		
Six Months		
Minimum Opening Balance \$500	0.40%	0.40%
Minimum Opening Balance \$1,000	0.80%	0.80%
First Step Twelve Month	0.30%	0.30%
Twelve Months	0.99%	1.00%
Fourteen Months	1.09%	1.10%
Eighteen Months	1.19%	1.20%
Two Years	1.29%	1.30%
Three Years	1.79%	1.81%
Four Years	1.98%	2.00%
Five Years	2.47%	2.50%
IRA Share Certificate		
Six Months	0.80%	0.80%
Twelve Months	0.99%	1.00%
Fourteen Months	1.09%	1.10%
Eighteen Months	1.19%	1.20%
Two Years	1.29%	1.30%
Three Years	1.79%	1.81%
Four Years	1.98%	2.00%
Five Years	2.47%	2.50%

GEICO FCU credit card holders with questions about their account may call 800-542-7896 or visit 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
 Armando Valdes, Treasurer
 Christina Puglisi, Secretary
 Dave Anderson
 Geri Lanier
 Scott Reece
 Kathy Roland
 Susan Hamburg

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
 AVP of Information Technology: Karen Taney

Keeping Track As Of October 31, 2010

Assets	\$108,481,050
Shares	\$99,458,866
Loans	\$76,978,058
Members	15,223



Website & Online Banking:
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
 (Choose Option 2 & Option 5)
 E-mail: members@geicofcu.org
 Loan Department: 800-542-7896
 Loan Department Fax: 301-986-3757
 E-mail: 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, Getzville, NY 14068
 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: 9:30 am – 1:30 pm, M-F

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
 Third Quarter Online
 Bill Pay Contest Winner!**

Matthew G. Malusa
 Plaza Branch
 \$100 Target® Gift Card