

Capital CONNECTION



Need Funds? It's 'On The House'!

Using your home's equity can be the perfect way to finance home improvements, consolidate high-cost bills and more! Just apply for a Home Equity Loan or Home Equity Line of Credit at GEICO FCU. Plus, your interest payments may be tax-deductible!¹

Home Equity Line Of Credit

- Flexible funding for planned, or unplanned, expenses
- Ongoing rate of **Prime minus 1/4%**³ (5.25% APR as of 12/15/04)
- No closing costs⁴
- Flexible interest-only payment option
- Special Visa® Platinum card and checks for easy access to your credit line



Home Equity Loan (Second Trust)

- Ideal for large, one-time expenses
- Low fixed rates and flexible terms
- Budget-friendly monthly payments
- No closing costs⁴



Contact us today for more details! Just stop by your nearest branch, call 800-824-5404 x5800 or visit us online at www.geicofcu.org.

¹Consult your tax adviser. ²Annual Percentage Rate; subject to change. ³With a Loan-To-Value ratio of 90%. 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 appraisal fee. Certain restrictions apply. Home Equity Loans available in MD, DC, VA, WV, NY, CA, FL and GA.

With Our First Mortgages, This Year Is **THE** Year To Get The Home You Want!

Do your New Year's resolutions include buying your first home, moving to a new home or refinancing your home in order to lower your monthly payments? Whatever your household plans may be, GEICO FCU First Mortgages can help you with loans to suit your needs and budget.

- 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



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

Our Student Loan Package Is So Good, It's Worthy Of The Honor Roll!

With our Student Loan Package, handling your student's college expenses is quicker and easier! Plus, you'll save money on fees, and your student can use it to purchase books or other supplies, withdraw cash from ATMs and much more!*

Take a look at the features of this great package:

- ▶ No-fee, no minimum balance checking account
- ▶ One FREE set of Gecko checks per year
- ▶ GEICO FCU Visa® Debit Card
- ▶ FREE use of Online Banking/Audio Response System
- ▶ Preapproved overdraft line of credit up to \$500
- ▶ Preapproved, no-fee MasterCard® Classic credit card up to \$500
- ▶ Easy automatic transfer of funds available from your account to your student's account



Contact us today for more information!

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

*Student must be over 16 years of age. Parent or guardian must be joint account holder. Eligibility for these services based on parent's or guardian's creditworthiness.

Make Safety Your New Year's Resolution

2005

Guard Your Personal Information And Don't Let Criminals 'Go Phish' Through Your Privacy

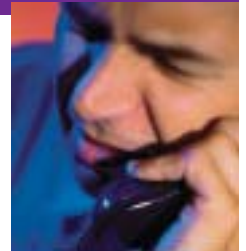
We've all heard the stories about identity theft and its effects on its victims. As identity theft crimes continue to increase, it's especially important to be careful about giving out your personal information and to avoid scams such as "phishing."

"Phishing" is a common technique used in identity theft. A criminal may use e-mail or a phone call to contact a victim. The victim may be told that there is a problem with an account and may be asked for personal information, such as a bank account number or a Social Security number, so the account can be "updated." The criminal can even threaten the victim with dire consequences, such as a shutdown of the account, to pressure the victim into giving out personal information.

If the "phishing" involves e-mail, the victim may be directed to click on a hyperlink in order to go to a fake, but realistic-looking, website. Once the victim has sent in personal information to the fake website, the criminal can then use this information for identity theft.

When you are asked by e-mail or an unsolicited phone call to provide GEICO FCU with personal information, please check with GEICO FCU first. **GEICO FCU will not contact you and ask for personal information, because we already have it.** If

you contact us, you may be asked to verify some personal information for security purposes so we can release account information to you. Contact us at 800-542-7896 if you have additional questions.



Use These Safety Tips To Make This Year Safer And Happier

- Protect personal information such as your Social Security Number, Credit Card Number and Personal Identification Number. Do not provide these numbers by e-mail or over the phone unless you have initiated the original contact.
- Carry only the cash you'll need and consider using your GEICO FCU MasterCard® credit card, Visa® Check Card or Visa Platinum Card when you pay for purchases.
- When you visit an ATM, be aware of your surroundings at the ATM and take a friend if you must go to an ATM at night.
- If you shop online, use security programs such as MasterCard's SecureCode™ or Verified by Visa for safer shopping. Contact us for more details.



Special notice: Starting January 1, 2005, money order fees will be increased to \$2.50 per item.

It's Still The Most Wonderful Time Of The Year

For A GEICO FCU MasterCard



We're offering your budget a post-holiday gift this year – a special reduced rate of just **5.99% APR*** on our MasterCard® Gold and **6.99% APR** on our MasterCard Classic! With rates so low, you'll not only save big when you make purchases, travel or get cash advances,

but you'll also save *hundreds of dollars* when you transfer balances from high-rate cards to your GEICO FCU MasterCard!

These rates apply to any activity prior to March 27, 2005 and will continue to apply until you pay off those balances. After March 27, 2005, the transactions you make will still be at LOW rates – just **10.99% APR** for MasterCard Gold and **11.88% APR** for MasterCard Classic.



Take advantage of this limited-time offer and get your GEICO FCU MasterCard today! Stop by your nearest branch, call 800-824-5404 x5800 or visit us online at www.geicofcu.org.



*Annual Percentage Rate; subject to change. Promotion is for a limited time only. See your GEICO FCU credit card disclosure statement for important terms and conditions in regard to your account.

Speed Up Your Savings With Our Low-Cost Auto Loans



Looking to finance a new or used vehicle? Want to lower your monthly payments by refinancing an auto loan from another financial institution? At GEICO FCU, it's easy! We offer low rates and flexible terms to save you money.



And, when you get your new/used auto loan or refinance, GEICO FCU will deposit a \$50 Cash Bonus** in your share savings account.

- New and Refinanced Auto Loans as low as **3.99% APR*** for 48 months
- Used Auto Loans as low as **4.49% APR** for 48 months
- Other loan rates available for terms of up to 84 months

For more information or to apply, stop by your nearest branch, call 800-824-5404 x5800 or visit us online at www.geicofcu.org.

*Annual Percentage Rate; subject to change without notice. Rates reflect automatic payroll repayment. Certain restrictions apply.
**To qualify, loan amount must be for \$7,500 or more. Repayment of loan within 18 months will require reimbursement of the \$50 bonus.

LOAN RATES Effective January 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.

It's Time To Make Your Financial Resolutions For 2005

This year, set aside some time to look over your finances and to set the financial goals you'd like to meet during 2005. Here are some helpful hints to get you started.

Examine your spending habits –

Review your checks and bank/credit card statements to see what you've spent in the last six months. See where you could cut back on your expenses.

Pay yourself first – Set up a savings account to save some of the money from your paycheck.

Look over your debts – Make sure you're not overextending your budget. Consider a GEICO FCU consolidation loan to lower your payments on high-rate credit cards or multiple loans.

GEICO FCU can provide you with advice about your finances. For more information, stop by your nearest branch and call 800-824-5404 x5800.

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 11/24/04

Savings Account	Dividend Rate	Annual Percentage Yield
Share Savings	.25%	.25%
Share Drafts	0.00%	0.00%
IRA Share	.25%	.25%
Money Market Advantage Account		
\$1,500 - \$19,999	1.10%	1.11%
\$20,000 and up	1.35%	1.36%
Savings Certificate		
Six Months		
Minimum Opening Balance \$500	1.75%	1.76%
Minimum Opening Balance \$1,000	2.25%	2.27%
Twelve Months	2.50%	2.53%
Eighteen Months	2.75%	2.79%
Two Years	3.00%	3.04%
Three Years	3.50%	3.56%
Four Years	4.00%	4.07%
Five Years	4.50%	4.59%
IRA Savings Certificate		
Six Months	2.25%	2.27%
Twelve Months	2.50%	2.53%
Eighteen Months	2.75%	2.79%
Two Years	3.00%	3.04%
Three Years	3.50%	3.56%
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

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Credit Union Staff

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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 October 31, 2004

Assets	\$59,229,186
Shares	\$50,058,972
Loans	\$34,053,384
Members	13,107



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.