

# Capital CONNECTION



## Our New Website Is Coming Soon!

To start off the New Year right, we're redesigning our website! Our new site will have:

- Expanded information on all our products and services
- Easy navigation
- Handy online applications
- Useful consumer advice
- Online Banking log-in
- Surcharge-free Allpoint® ATM link (see story below for details about Allpoint ATMs)
- And more!



Log on to [www.geicofcu.org](http://www.geicofcu.org) soon to see the changes!

## Surcharge-Free Allpoint ATMs Now Offer Even Better Access To Your Funds

To improve convenience to our members, GEICO FCU has joined the Allpoint ATM network. Now, your Visa® Debit Card may be used for quick cash at over **32,000 surcharge-free ATMs**, nationwide.

These ATMs are located at many local, regional and national retailers such as Target, Winn-Dixie, ExxonMobil, Rite Aid, Sunoco, Giant and CVS. To find the ATMs nearest you, just visit [www.geicofcu.org](http://www.geicofcu.org).



## GEICO FCU Share Certificates Provide Both Growth And Safety

If you're in the market for a good, stable investment, our Share Certificates are a great choice. We offer various certificate terms with attractive yields!

- Yields up to **5.12% APY<sup>1</sup>** (for 60 months)
- Terms from 6 to 60 months
- Start investing for just \$25<sup>2</sup>
- Share and IRA Share Certificates
- Unlimited additional deposits<sup>2</sup>
- Other investment options available
- Federally insured by the NCUA<sup>3</sup>



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

<sup>1</sup>Annual Percentage Yield. Rates as of 1/1/06 and are subject to change without notice. <sup>2</sup>Deposit amount quoted is for First Step Certificate with an Annual Percentage Yield of 1.66% and 12-month term. First Step Certificate requires a minimum monthly deposit of \$25. <sup>3</sup>National Credit Union Administration. Share Certificates are insured up to \$100,000 and IRA Certificates are insured separately, up to an additional \$100,000.

# GAP Plus Insurance Covers The Insurance Gap

Auto insurance policies usually protect your vehicle in case of theft, accidents, acts of nature and more. But if your vehicle is ever destroyed beyond repair in an accident – or stolen and not recovered – the policy you have may not be enough for your needs. You may have to pay the difference between the amount your insurance settlement will cover and the remaining balance on your auto loan. This “gap” may cost you hundreds or even thousands of dollars.

With GAP (Guaranteed Asset Protection) Plus Insurance, you stay protected. GAP Plus Insurance can provide the funds to cover the gap between your insurance settlement and loan balance. It provides loan coverage for up to 72 months and protects your credit rating.

**You could receive \$1,000 toward a vehicle purchase if you finance your next vehicle with GEICO FCU within 60 days of your claim! Ask us for details.**

Contact us today for more information! Stop by your nearest branch, call 800-824-5404 x5800 or visit us online at [www.geicofcu.org](http://www.geicofcu.org).

## Make Saving MORE Your New Year's Resolution ... It's Easier Than You Think!

When you're on a tight budget, it may seem like saving anything is almost impossible. But even if you only have a little to invest, we can match you up with a product to suit your financial needs and goals. Plus, our various savings and investment products earn higher dividends than those of other financial institutions, so your money grows faster.

- Share Savings Accounts
- Money Market Accounts
- Holiday/Vacation Savings Accounts
- Share Certificates
- Traditional IRA, Roth IRA and Educational Share Accounts/Certificates

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

## Lower Your Fuel Costs By Financing A New Or Used Auto With GEICO FCU



Tired of seeing your hard-earned money disappear at the gas pump? Trade in that gas guzzler for a more fuel-efficient vehicle, such as a smaller car or a hybrid! With a low-cost auto loan from GEICO FCU, it's easy! We offer loan terms up to 84 months, and we can pre-approve your loan, so you can shop around for the best deal!

- As low as **4.99%** APR\* for new and used auto/RV loans (48-month loan term)
- Refinancing options available – bring us your high-cost auto loan from another lender and you could save hundreds of dollars a month
- GAP Plus Insurance option for extra protection

**Get a \$50 Cash Bonus\*\***  
in your share savings account when you get a new, used or refinanced auto loan from GEICO FCU! Ask us for details.

Apply today! Stop by your nearest branch, call 800-824-5404 x5800 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 1997 through 2006 models. Certain 2005-2006 used models qualify for new auto loan rates. 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. Offer ends soon.

**Our Online Banking and Visa® Debit Cards provide around-the-clock convenience! Visit us online at [www.geicofcu.org](http://www.geicofcu.org) for more details!**

### Member Testimonials

“A++ Service ... GEICO FCU has an excellent consumer loan service. The staff there is the greatest. Getting a loan through GFCU is so easy, and I look forward to the excellent service and experience for years to come.”

M.D.W., GEICO Associate, Macon Branch

“Quick turnaround service from initial request. Received pre-approval the same day and was not expecting the response to be so fast. Excellent service to all staff members.”

J.E.W., GEICO Associate, Plaza Branch

# You're Invited To GEICO FCU's Annual Meeting

Our Annual Meeting will be held on Wednesday, May 3, at 4:00 p.m., in the Plaza Cafeteria at GEICO FCU Headquarters. During the meeting, we'll review the Credit Union's performance during 2005 and discuss upcoming plans for 2006. We'll also be offering great door prizes and free refreshments – we hope to see you there!

## When You're Buying A Vehicle, Doing Your Homework Saves You Time And Money

If you're in the market for a vehicle, a little research now pays off later. First, make a list of the must-have features and bonus features you want. Then, select two or three vehicles that match your requirements and visit your local library or bookstore. Publications such as *Consumer Reports* and the *Kelley Blue Book* can provide useful information about safety, durability and pricing.

The Web is also a handy way to collect information. Websites such as [www.fueleconomy.gov](http://www.fueleconomy.gov) and [www.aaa.com](http://www.aaa.com) provide facts about fuel economy, and [www.safercar.gov](http://www.safercar.gov), [www.iihs.org](http://www.iihs.org) and [www.carmax.com](http://www.carmax.com) have information about vehicle safety features and more. To research the history of a used vehicle, try [www.carfax.com](http://www.carfax.com), and when it's time to trade in your vehicle for another, sites like [www.kbb.com](http://www.kbb.com) and [www.nada.com](http://www.nada.com) help you determine your vehicle's trade-in value.



When you're ready to finance, GEICO FCU has low-cost loans for both new and used vehicles! (See our offer on page 2.) For more details, stop by your nearest branch, call 800-824-5404 x5800 or visit us online at [www.geicofcu.org](http://www.geicofcu.org).

## Using Basic Safeguards Can Protect You From Identity Thieves

Identity thieves – also known as “phishers” – have been targeting more and more credit unions and their members in order to obtain private information. These identity thieves commonly try to coax information from you through e-mails, phone calls or fake websites. Being careful about the information you provide to others, however, reduces your chances of being a victim.

- Do not give out private information such as credit union account numbers and Social Security numbers to anyone who unexpectedly calls or e-mails you. Some phishers may claim to be from GEICO FCU or well-known organizations such as the NCUA (National Credit Union Administration) or CUNA (Credit Union National Association). However, organizations like these and GEICO FCU will never ask for personal information over the phone or by e-mail.
- Phishing e-mails may contain a hyperlink to a fake website, where you are directed to type in your personal information. If you are suspicious of an e-mail, do not use its website hyperlink.

At GEICO FCU, maintaining your privacy is a top priority. If you receive a suspicious phone call or e-mail that you think may be a phishing attempt, do not respond to it and contact GEICO FCU at 800-542-7896 as soon as possible.

## Got Plans For 2006? Our Home Equity Loans And Lines Of Credit Are The Perfect Answer!

If you're planning home improvements, paying off tuition, consolidating your debts or any other projects, these loans provide a useful, low-cost source of funds.

### Adjustable-Rate Home Equity Lines of Credit

- **3.74%** APR<sup>1</sup> introductory rate for three full months
- Ongoing rate of **Prime minus 1/4%**<sup>2</sup> (The Prime Rate was 7.25% APR as of 12/14/05)
- Tax-deductible interest payments<sup>3</sup>
- **NO CLOSING COSTS**<sup>4</sup>
- Visa® Platinum card and checks for easy access to your credit line
- Flexible interest-only payment option

### Fixed-Rate Home Equity Loans

- As low as **6.50%** APR for 60 months
- Flexible terms and fixed monthly payments
- Tax-deductible interest payments<sup>3</sup>
- **NO CLOSING COSTS**<sup>4</sup>

Apply today! Stop by your nearest branch, call 800-824-5404 x5800 or visit us online at [www.geicofcu.org](http://www.geicofcu.org).

<sup>1</sup>Annual Percentage Rate; subject to change. <sup>2</sup>With a Loan-To-Value ratio of 90%. The Prime Rate was 7.25% APR as of 12/14/05. <sup>3</sup>Consult your tax adviser. <sup>4</sup>The Credit Union will pay closing costs. To qualify, the initial advance must be \$10,000 or more and the line or loan must 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. Home Equity Loans and Lines of Credit available in MD, DC, VA, WV, NY, CA, FL and GA.

# LOAN RATES Effective January 1, 2006

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)

Rates as low as 4.99%\*

Terms to 84 months

Other rates and terms available

## Used Automobiles & RVs

(1997 and newer models. Certain 2005-2006 used models qualify for new auto loan rates.)

Rates as low as 5.29%\*

Terms to 72 months

Other rates and terms available

\* 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.

## Transfer Your Balances To Our Low-Cost MasterCard For Bigger Savings!

Transfer your high-rate balances from department store cards and credit cards to a GEICO FCU MasterCard®, and you could save *hundreds of dollars!*

Our cards have specially reduced rates of just **5.99% APR\*** (MasterCard Gold) and **6.99% APR** (MasterCard Classic). These rates apply to any activity on both new and existing card accounts **from now until March 27, 2006** and will continue to apply until your balances are paid off. After March 27, 2006, the transactions you make will remain at a low rate – just **10.99% APR** for MasterCard Gold cards and **11.88% APR** for MasterCard Classic cards.

Apply today! Stop by your nearest branch, call 800-824-5404 x5800 or visit us online at [www.geicofcu.org](http://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.

Loan Type	Annual Percentage Rate
Auto Equity	Rates starting at 5.49%* <small>See a loan officer for details on terms and rates.</small>
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 1/1/06

Savings Account	Dividend Rate	Annual Percentage Yield
Share Savings	.50%	.50%
Share Drafts	0.00%	0.00%
IRA Share	.50%	.50%
<b>Money Market Advantage Account</b>		
\$1,500 - \$19,999	2.80%	2.84%
\$20,000 and up	3.30%	3.35%
<b>Savings Certificate</b>		
Six Months		
Minimum Opening Balance \$500	2.50%	2.53%
Minimum Opening Balance \$1,000	3.60%	3.66%
First Step Twelve Month	1.65%	1.66%
Twelve Months	4.10%	4.18%
Eighteen Months	4.25%	4.33%
Two Years	4.35%	4.44%
Three Years	4.50%	4.59%
Four Years	4.70%	4.80%
Five Years	5.00%	5.12%
<b>IRA Savings Certificate</b>		
Six Months	3.60%	3.66%
Twelve Months	4.10%	4.18%
Eighteen Months	4.25%	4.33%
Two Years	4.35%	4.44%
Three Years	4.50%	4.59%
Four Years	4.70%	4.80%
Five Years	5.00%	5.12%

GEICO FCU credit card holders with questions about their account may call 800-237-6211, 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

Dave Anderson, Chairman  
Joe Imler, Vice Chairman  
Brian Harvey, Treasurer  
Dave Onuschak, Secretary  
Dave Fessel  
Susan Hamburg  
Art Heine  
Geri Lanier  
Terry Perkins  
Scott Reece  
Kathy Roland

## 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 November 30, 2005

Assets	\$73,012,041
Shares	\$57,185,802
Loans	\$52,466,101
Members	12,938



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

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

## Locations

Mailing Address  
One GEICO Plaza  
Washington, DC 20076

## Main Office

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

Visa® Debit Card Information: 800-824-5404 x2236  
Fax: 301-718-5318

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

Teller Transaction Hours: 11 am – 2 pm  
Member Service Hours: 9 am – 11 am  
Loan Service Hours: 8 am – 3:30 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 am – 11 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 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.