

Capital CONNECTION



FREE Online Bill Pay Is HERE!

Interested in paying your bills faster and easier? Would you like to know exactly when your payment is received and have it GUARANTEED to arrive on that date? Now you can at GEICO FCU.

With Online Bill Pay, you can:

- Pay your bills, 24/7.
- Make one-time payments or schedule recurring bill payments in advance.
- Make payments to any payees, such as your family members, or pay regular monthly bills such as loans and utility bills.
- Check which bills have been paid and confirm the dates other bills will be paid, at a glance. Canceling scheduled payments is easy and immediate.
- Use Money HQ to view and manage your accounts at GEICO FCU and other financial institutions or companies, transfer funds, send money, or receive automatic e-mail alerts when bills are due or when your account balance reaches a certain level.
- Download financial information to Quicken® or Excel®.



View our
online demo at
www.geicofcu.org by
clicking the Online Bill Pay
ad on our home page!

To sign up for our secure Online Bill Pay service, you must register for GEICO FCU's free Online Banking. Download the Online Banking application from the "Applications" page, fill it out and mail the application to the Credit Union. You may also bring the application to your nearest branch.

If you already have GEICO FCU Online Banking, just log in to Online Banking with your member number and password, and you will have access to Online Bill Pay.

Starting An IRA Now Pays Off Later



For long-term goals such as retirement or college, our IRA products can give you the financial help you need! These investments are safer than playing the stock market, and we'll help you find the investment that best suits your needs.

- **5.80%** APY* on 60-month IRA Savings Certificates
- **5.17%** APY on 18-month IRA Savings Certificates
- Individual Retirement Accounts available at competitive rates

- Choice of Educational, Roth or Traditional IRAs and IRA Savings Certificates
- Other investment possibilities available, including Money Market Accounts at **4.33%** APY** and Savings Certificates at **5.80%** APY*
- Federally insured**

Invest today! Visit your nearest branch, call 800-542-7896 or visit us online at www.geicofcu.org.

*Annual Percentage Yield. Rate as of 1/1/07 and is subject to change without notice.

**With a balance of \$75,000 or more.

*Rate quoted is with a 60-month Savings Certificate.

**By the National Credit Union Administration. Your savings are federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government.

Earn \$25 For Every New Member You Refer To GEICO FCU!

The new year has many opportunities to make a fresh start. This year, why not give your family members, co-workers or household members a good financial start by referring them for lifetime membership in GEICO



FCU? They can enjoy higher yields on their savings, obtain loans at lower rates, have surcharge-free access to over 32,000 Allpoint® ATMs, and much, much more!

You can earn a \$25 bonus for each new member you refer, and we'll also pay their membership fee by putting \$50 into their share savings account.* All that's required is that they do one of the following:

- Open a checking account with direct deposit of \$300 or more per month.**
- Obtain a new or used auto loan or refinance an auto loan from another lender. (Loan amount must be for \$7,500 or more.)
- Open a savings certificate or a money market account with \$1,500 or more.**

The person you refer can stop by the nearest branch to pick up and complete the necessary forms.

Membership is open to members of your immediate family, including stepparents, stepchildren, stepsiblings and people related to you through adoption. GEICO associates and members of your immediate household are eligible, too. For more information, stop by your nearest branch, call 800-542-7896 or visit us online at www.geicofcu.org.

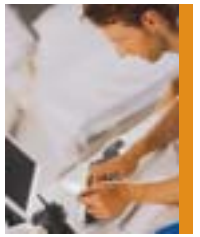
*The \$25 bonus will be deposited into the referring member's share savings account after the conditions of the offer are met. Limited time offer.

**If the account or certificate is closed within one year, the \$50 bonus deposit must be reimbursed. Bonus deposit offer cannot be combined with any other offer.

New Security Feature Coming To Our Online Banking

In compliance with federal guidelines, GEICO FCU is adopting a new two-factor authentication system to provide even more protection to our Online Banking service. When you log in to Online Banking, you will be asked to provide additional proof of your identity beyond entering your member number and password to further ensure that only **you** can access your account information.

More information about this new security feature will appear in future newsletters or other publications.



Whatever Your New Year's Financial Goals Are, We Can Help!

What is on your list of New Year's resolutions? If it involves goals such as creating an emergency fund for a rainy day, saving for college or anything similar, our investment products can do a lot to help you realize those financial goals.



- Share Savings Accounts
- Holiday/Vacation Savings Accounts
- Money Market Accounts
- Savings Certificates
- Traditional and Roth Individual Retirement Accounts and IRA Certificates
- Educational IRAs/IRA Certificates

All of these products have yields that surpass many other financial institutions, and it's easy to start investing. For more details and current rates, stop by your nearest branch, call 800-542-7896 or visit us online at www.geicofcu.org.

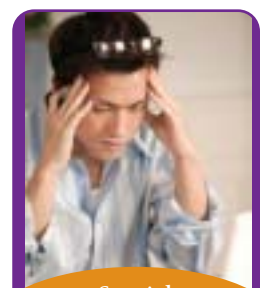
Credit Card Debt Too Hot To Handle? Our Low-Cost MasterCard® Are The Answer!

If you have high-rate department store and credit cards, transferring the balances from those cards to a GEICO FCU MasterCard® credit card can save you money. Plus, you can earn rewards with our ScoreCard Bonus Points program when you make purchases!

We are featuring a special balance transfer rate of just **5.99% APR*** on MasterCard Gold Cards and **6.99% APR** on MasterCard Classic Cards. **But apply soon – this offer is only good until March 26, 2007!**

For more details about a GEICO FCU MasterCard, stop by your nearest branch, call 800-824-5404 x5800 or visit us online at www.geicofcu.org. To learn more about the ScoreCard Bonus Points program, log on to www.scorecardrewards.com.

*Annual Percentage Rate; subject to change. Rates apply to any activity on both new and existing card accounts from now until March 26, 2007 and will continue to apply until balances are paid off. After March 26, 2007, transactions made will remain at a low rate of just 10.99% APR for MasterCard Gold credit cards and 11.88% APR for MasterCard Classic credit cards. 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.



Special Balance Transfer Rates Good Through 3/26/07!

GEICO FCU Home And Auto Loans Suit Any Season And Any Reason And They're Kind To Your Wallet, Too!



Home Equity Loans And Lines Of Credit

- Use your home's equity to fund home improvements, pay tuition or consolidate debts
- Introductory rate on Home Equity Lines of Credit as low as **3.99% APR*** for 6 full months (effective 5/1/06)
- Fixed-rate Home Equity Loans or adjustable-rate Home Equity Lines of Credit available
- No closing costs**
- Interest payments may be tax-deductible (consult your tax adviser for details)



First Mortgages

- Fixed-rate and adjustable-rate mortgage programs, including jumbo and interest-only mortgages
- First-time home buyers program for financial assistance
- Low closing costs
- Quick turnaround and loan preapprovals available

Auto Loans

As Low As 4.99% APR
For 36 Months



- Finance a new or used auto loan, or refinance an auto loan from another lender
- GAP Plus Insurance option

Apply today! For current rates, terms and other information, stop by your nearest branch, call 800-824-5404 x5800 or visit us online at www.geicofcu.org.

*Annual Percentage Rate; subject to change. After six months, rate adjusts to ongoing rate of Prime minus 1/2%. The Prime Rate was 8.25% APR as of 6/29/06. Rate quoted is with a Loan-To-Value ratio of up to 90%.

**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.

An Annual Account Verification Insert Is Enclosed With Your December Statement

In your December statement, we included an account verification insert. Please be sure to read it and check your statement to ensure that all your information is accurate. If there are any errors, contact the Supervisory Committee Auditor at P.O. Box 553, Springfield, VA, 22150-0553.



Identity Theft Takes A Legal Twist



To fool you into releasing private information, identity thieves may claim to be representatives of credit card companies, banks, the Credit Union or other organizations. In a new scam, identity thieves are claiming that they work for the court system.

In this scam, the victim receives a telephone call from the thief and is told of a failure to appear for jury duty. When the victim says that a jury duty notice was not received, the thief then asks for personal information, such as a Social Security number or date of birth, to "verify" the victim's identity. After the victim provides this information, the thief uses it for identity theft.

To protect yourself, follow these tips:

- Do not give your Social Security number, date of birth or other private information to any caller unless you initiated the call. The court system already has this information and would not need to ask you for it over the phone.
- As a test, insist that the caller give you a call-back number. Then, check that number in the phone book or some other published source before calling the number again.
- Tell the Jury Office of your local District Court or Superior Court about the identity thief's call.

GEICO FCU cares about protecting your privacy. If you think you may have been the victim of an identity theft scam, please contact us as soon as possible by calling 800-542-7896.

LOAN RATES Effective January 1, 2007

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/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 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

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.

Start Saving Right Now With A GEICO FCU Holiday Club Account

- Start saving now to build up your account by year's end
- Our Direct Deposit service makes saving easy and automatic each month
- Start your account with just \$5
- Can also be used as a vacation fund
- Funds are paid out after October 31, 2007



Want more details? Stop by your nearest branch, call 800-542-7896 or visit us online at www.geicofcu.org.

Loan Type Annual Percentage Rate

Auto Equity Rates starting at 5.49%*
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 3.99%
(Effective 5/1/06)

Second Mortgages As low as 7.50%
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 1/1/07

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	3.50%	3.56%
\$20,000 - \$74,999	4.00%	4.07%
\$75,000 and up	4.25%	4.33%
Savings Certificate		
Six Months		
Minimum Opening Balance \$500	3.25%	3.30%
Minimum Opening Balance \$1,000	4.70%	4.80%
First Step Twelve Month	2.00%	2.02%
Twelve Months	5.00%	5.12%
Eighteen Months	5.05%	5.17%
Two Years	5.10%	5.22%
Three Years	5.35%	5.48%
Four Years	5.50%	5.64%
Five Years	5.65%	5.80%
IRA Savings Certificate		
Six Months	4.70%	4.80%
Twelve Months	5.00%	5.12%
Eighteen Months	5.05%	5.17%
Two Years	5.10%	5.22%
Three Years	5.35%	5.48%
Four Years	5.50%	5.64%
Five Years	5.65%	5.80%

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

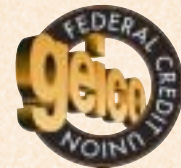
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Art Heine, Vice Chairman
Dave Onuschak, Treasurer
Susan Hamburg, Secretary
Dave Fessel
Geri Lanier
Terry Perkins
Scott Reece
Kathy Roland
Brian Harvey
Dave Anderson

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
AVP of Information Technology: Karen Taney

Keeping Track As Of November 30, 2006

Assets	\$74,366,847
Shares	\$66,252,004
Loans	\$56,413,816
Members	12,817



Website & Online Banking:
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
E-mail: members@geicofcu.org
Loan Department: 800-824-5404 x5800
Fax for Loan Department: 301-986-3757
E-mail: 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

Buffalo, NY, ATM only
300 Crosspoint Parkway
Amherst, NY

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

