

Capital CONNECTION



We've Reduced The Rate On Our Home Equity Line Of Credit!

Take advantage of GEICO FCU's new, lower rate on a Home Equity Line of Credit. It can be used for almost anything – home remodeling, tuition, debt consolidation and more!

- Introductory rate as low as **3.00%** APR* for 6 full months
- Borrow up to \$250,000
- No closing costs**
- Monthly interest payments may be tax-deductible⁺
- Easy-to-use loan application available online or at your nearest branch
- Fixed-rate Home Equity Loans with no closing costs** also available – as low as **5.00%** APR

Ask about our
budget-friendly
First Mortgages,
too!

Apply today!

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

*Annual Percentage Rate; subject to change. Rate effective as of 12/1/08. After six months, rate on Home Equity Line of Credit adjusts to ongoing rate of Prime minus .50%. The Prime Rate was 4.00% APR as of 10/29/08. 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.

⁺Consult your tax adviser for more information.

Put The Freeze On High Rates With Our Auto Loans!

High-rate loans from dealerships result in high costs for you. But that's not a problem at GEICO FCU, where our low rates mean lower monthly payments!

- New auto loans as low as **3.25%** APR* for 36 months
- Used auto loans as low as **4.00%** APR* for 36 months
- Receive a .25% discount on your loan rate if you are a GEICO auto policy holder
- More low rates and terms up to 84 months available**
- Loan pre-approval and an online loan application save you time and money
- Refinance an auto loan from another lender to save more money – ask us for details
- GAP Plus Insurance option safeguards your loan and credit rating⁺



Apply today! 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. Used auto loan rates apply to 2000 through 2009 models. Certain 2008-2009 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.

⁺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.

Save This Date!

GEICO FCU Annual Meeting
May 6, 2009

More details will follow in the April 2009 newsletter.

Start Planning For Your Retirement With GEICO FCU's IRA Products

Getting a head start on your retirement saving is good financial sense. And at GEICO FCU, it's easy to save with our Direct Deposit and Payroll Deduction services! We offer a wide choice of IRA (Individual Retirement Account) options for you.

Federally insured!*



Ask about our high-yield Traditional/Roth IRA Certificates and Educational IRA products, too!

Traditional IRAs

- Individuals under age 70 1/2 with qualifying income may contribute
- Contributions may be tax-deductible
- Interest grows tax-deferred until withdrawal
- Funds can also be used to purchase a first home (\$10,000 lifetime maximum), to pay disability expenses or to pay for qualifying education expenses

Roth IRAs

- Individuals with qualified income may contribute, regardless of age
- Contributions are tax-deferred until withdrawal
- No distribution requirements
- All withdrawals, including earnings, are tax-free if the account has been open at least 5 years and are used for qualified expenses
- Funds can also be used to purchase a first home (\$10,000 lifetime maximum)

For more information about our IRAs, stop by your nearest branch, call 800-542-7896 or visit us online at www.geicofcu.org.

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

NCUA Share Insurance Has Increased!

In October 2008, the National Credit Union Administration increased the amount of share insurance coverage on deposit products from \$100,000 to \$250,000 per account holder. Now, you can enjoy greater coverage on GEICO FCU products such as Share Savings Accounts, Share Draft (Checking) Accounts, Holiday Club Accounts, Money Market Accounts and Share Certificates. Ask us for details.

Top Three Reasons Why Your Money Is Safe At GEICO FCU



1. GEICO FCU uses responsible lending practices, so we did not participate in the subprime mortgage crisis.
2. GEICO FCU is financially fit, with plenty of funds to meet your borrowing needs.
3. All your deposit accounts are protected by the National Credit Union Share Insurance Fund, a division of the National Credit Union Administration. Deposit accounts and 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.

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

Get A Break From High Rates With A MasterCard Balance Transfer



- Transfer the high-rate balances on department store cards or other credit cards to a GEICO FCU MasterCard® Credit Card for better savings
- As low as **6.99%** APR* on MasterCard Gold and **7.99%** APR on MasterCard Classic
- No annual fee and no balance transfer fee
- Credit lines up to \$20,000**
- Earn free travel and brand-name merchandise with ScoreCard™ Bonus Points

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

*Annual Percentage Rate; subject to change. Rates quoted are as of 12/1/08. Rates apply to any new activity on both new and existing card accounts from now through March 25, 2009, and will continue to apply until transferred balances are paid off. After March 25, 2009, 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.

**Subject to approval. MasterCard Credit Cards have a credit limit up to \$20,000.

Give Your Finances A New Year's Check-Up!



The beginning of a new year is an ideal time to review your finances. Here are some tips to maximize your available funds during 2009:

1. Keep a spending diary for one month, and review your purchases at the end of the month to see where expenses can be trimmed.
2. Create an emergency fund for unexpected expenses with a Money Market Advantage Account or a Savings Account. Use GEICO FCU's Payroll Deduction service for effortless saving.
3. Pay off any credit card debt. If you are experiencing credit card difficulties, talk to us. We can help you come up with a plan to bring your credit card bills under control.
4. If you have any funds to spare, move those funds into a GEICO FCU Share Certificate, Money Market Advantage Account or another Credit Union account for a higher yield. Visit www.geicofcu.org for current rates.
5. Set up a savings plan for retirement. GEICO FCU offers several Individual Retirement Accounts and IRA Certificates (see story on page 2).

Get A Jump On Holiday Saving With A Holiday Club Account!

If you're someone who prefers to plan ahead for the next year's holiday season, GEICO FCU's Holiday Club account is tailor-made for you. It's an easy way to save for all kinds of expenses!



- Make deposits easily with Payroll Deduction
- Your contributions earn regular dividends
- Savings are deposited into your share savings account after November 1
- Renews automatically each year
- Federally insured*

Start saving today! 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.

Ladder Your Share Certificates To Reach Your Savings Goals

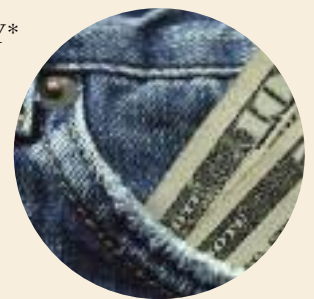
If you're feeling a little shaky about the direction of interest rates and the economy, make the most of your savings by purchasing and "laddering" your share certificates. A certificate ladder helps to protect you from market swings and provides you with greater peace of mind when rates go up or down.

Here's how to create the ladder: Open a set of certificate accounts with different terms, such as 12 months, 24 months, 36 months, 48 months and 60 months. After one year, the first certificate matures. The funds from that 12-month certificate can be rolled into the certificate with a longer term and the highest rate, the 60-month certificate. As the other certificates mature, they can also be rolled over into the 60-month certificate. Using the certificate with the longest term (the top "rung" on the ladder) allows you to take advantage of the highest yield available, especially important if rates continue to fall.

And for extra peace of mind, your funds are federally insured up to \$250,000 by the National Credit Union Administration! For more details about laddering share certificates, stop by your nearest branch or call 800-542-7896.

Able To Tuck Away A Few Bucks? Make Them Count With GEICO FCU Savings Products!

- Earn up to **4.95%** APY*
- Low-risk
- Wide choice of savings options at competitive rates, including Share Certificates, Money Market Advantage Accounts and Individual Retirement Accounts/IRA Certificates
- Federally insured**



**Start your investing today!
Stop by your nearest branch, call 800-542-7896
or visit us online at www.geicofcu.org.**

*Annual Percentage Yield. Rate as of 11/20/08 and is subject to change without notice. Rate quoted is for a 60-month Share Certificate or IRA Certificate.

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

LOAN RATES Effective December 1, 2008

Loan Type Annual Percentage Rate

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

MasterCard Rates Good Through March 25, 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 3.25%*
Terms to 84 months
Other rates and terms available

Used Automobiles & RVs

(2000 and newer models. Certain 2008-2009 used models qualify for new auto loan rates.)
Rates as low as 4.00%*
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.

Keep Your December Statement!

Be sure to save your December 2008 statement. It contains information you'll need for the upcoming tax season.

Make Your Life Easier With Our Online Services!

GEICO FCU's secure, free Online Banking and Online Bill Pay save you time, effort and money. For more information about these services and how they can help you, 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 3.00%

Second Mortgages

Terms up to 120 months

As low as 5.00%

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

Selected Savings Rates as of 11/20/08

Savings Account	Dividend Rate	Annual Percentage Yield
Share Savings	0.50%	0.50%
Young Savers	0.50%	0.50%
Share Drafts	0.00%	0.00%
IRA Share	0.50%	0.50%
Money Market Advantage Account		
\$1,500 - \$19,999	1.35%	1.36%
\$20,000 - \$74,999	1.76%	1.77%
\$75,000 and up	2.05%	2.07%
Savings Certificate		
Six Months		
Minimum Opening Balance \$500	1.93%	1.95%
Minimum Opening Balance \$1,000	2.91%	2.95%
First Step Twelve Month	1.24%	1.25%
Twelve Months	3.05%	3.10%
Fourteen Months	3.11%	3.15%
Eighteen Months	3.25%	3.30%
Two Years	3.39%	3.45%
Three Years	3.49%	3.55%
Four Years	3.87%	3.95%
Five Years	4.83%	4.95%
IRA Savings Certificate		
Six Months	2.91%	2.95%
Twelve Months	3.05%	3.10%
Fourteen Months	3.11%	3.15%
Eighteen Months	3.25%	3.30%
Two Years	3.39%	3.45%
Three Years	3.49%	3.55%
Four Years	3.87%	3.95%
Five Years	4.83%	4.95%

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
Scott Reece, Treasurer
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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 October 31, 2008

Assets	\$104,503,383
Shares	\$94,013,361
Loans	\$73,781,780
Members	13,628



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

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, 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)



EQUAL OPPORTUNITY
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Equal Housing
LENDER

