

# Capital CONNECTION



## GEICO FCU Share Certificates – A Smart Investment In Any Kind Of Market

For those times when you want a reliable investment that offers safety and liquidity, a GEICO FCU Share Certificate is a better alternative. We offer yields that are higher than other financial institutions and you have the extra security of knowing your funds are federally protected by the NCUA.<sup>1</sup>

**We offer additional investment solutions, such as Money Market Advantage Accounts and IRA Share Accounts! Contact us for details.**

- Competitive rates
- Terms from 6 to 60 months
- Share and IRA Share Certificates available
- Start your investing with just \$25<sup>2</sup>
- Unlimited additional deposits

### We Beat The Banks!

Share Certificate	GEICO FCU	Wachovia	Bank of America
1-Year	<b>3.45% APY*</b>	2.75% APY**	1.55% APY**
3-Year	<b>4.07% APY</b>	3.25% APY	2.65% APY
5-Year	<b>4.75% APY</b>	3.55% APY	3.75% APY

<sup>1</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.  
<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.

\*Annual Percentage Yield. Rates as of 6/1/05 and are subject to change without notice.  
\*\*Bank rates may not include all states..

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

## “Check” Into The Benefits Of GEICO FCU Checking



Having a GEICO FCU checking account pays off in many ways. You get FREE checking, and you save money. There are no minimum balance requirements and no monthly service charge. And there's much, much more:

- Free Direct Deposit
- Free Visa® Check Card – use it for purchases or for quick cash at ATMs with the STAR®, PLUS®, EXCHANGE® or Visa logos
- Free Online Banking and Free Online Statements
- Free Payroll Deduction

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## Tired Of Lines On Payday? Avoid Them With GEICO FCU's Convenient Direct Deposit!



Why wait in line on payday to deposit your paycheck? When you sign up for GEICO FCU's free Direct Deposit service, your paycheck is automatically deposited into your account and your funds are there when you need them. Plus, Direct Deposit can be used to quickly and safely deposit retirement and Social Security checks, too!

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

# Our Affordable Mortgages Are A Knockout!

Buying a home can pack quite a financial punch. But a GEICO FCU First Mortgage can ease the strain on your wallet. We have a wide variety of creative mortgage options – at lower rates than many other lenders – to make buying a home or refinancing easier for you.

- Fixed rate and adjustable rate mortgages
- 15, 20 and 30 year terms
- Special first time home buyers program
- Jumbo and interest only mortgage options
- Preapprovals available
- Quick turnaround
- Low closing costs



**Lower your monthly payments when you refinance your home! Contact 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).

## Fixing Up Your Home?

**Try Our Home Equity Lines Of Credit For A Handy, Low Cost Source Of Funds!**



If you're thinking about home improvements this summer, a GEICO FCU variable rate Home Equity Line of Credit is a useful and flexible financial resource. Add a porch or deck ... finish the basement ... and more!

- **3.74%** APR<sup>1</sup> introductory rate for 3 full months
- Ongoing rate of **Prime minus 1/4%**<sup>2</sup> (The Prime Rate was 6.00% APR as of 5/3/05)
- Tax deductible interest payments<sup>3</sup>
- **NO CLOSING COSTS**<sup>4</sup>
- Flexible interest only payment option
- Special Visa® Platinum card and checks for easy access to your credit line



**If you prefer fixed rates and fixed monthly payments, try our Home Equity Loans! Ask us for details.**

Funds from our Home Equity Lines of Credit can be used for any reason – special events, debt consolidation, educational bills and other large expenses.

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

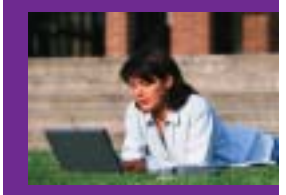
<sup>1</sup>Annual Percentage Rate; subject to change. <sup>2</sup>With a Loan-To-Value ratio of 90%. The Prime Rate was 6.00% APR as of 5/3/05. <sup>3</sup>Consult your tax adviser. <sup>4</sup>The Credit Union will pay closing costs. To qualify, the initial advance must be \$10,000 or more and remain 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.

## Plan Ahead For College With Our Student Services Package

To meet the financial needs of college, it helps to be prepared. Our Student Services Package provides the financial tools that your college-bound student needs.



- No fee, no minimum balance checking account
- One FREE order of Gecko checks per year
- GEICO FCU Visa® Check 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
- Parents can monitor spending



**For more information, stop by your nearest branch, call 800-542-7896 or visit us online at [www.geicofcu.org](http://www.geicofcu.org).**

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

## Ride Off With More Savings After A GEICO FCU Auto Loan

Why stay in your old clunker when you could be enjoying a sleek new vehicle? GEICO FCU offers both new and used auto loans with flexible terms to make your dream car more affordable. And if you're looking for an RV for camping out or you want to refinance a vehicle loan from another lender to lower your monthly payments, we can finance those, too!

- New and refinanced auto/RV loans as low as **3.99%** APR\* for 48 months
- Used Auto Loans as low as **4.49%** APR for 48 months
- Other rates and terms up to 72 months available



We'll even give you a **\$50 Cash Bonus\*\*** in your share savings account when you get your new/used auto loan or refinance! Contact 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. 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.

## A GEICO FCU MasterCard Makes Vacations Even More Relaxing

Planning a trip? A GEICO FCU MasterCard® Classic or Gold card with a low, fixed rate is the perfect vacation partner! And after you're back from your trip, it's ideal for everyday shopping, cash advances and more.



You can also save hundreds of dollars when you transfer balances from high-rate credit cards to your GEICO FCU MasterCard! We're offering special reduced rates on balance transfers and purchases made through September 27, 2005:

- **5.99%** APR\* on MasterCard Gold
- Use for quick cash at any ATM with the MasterCard or CIRRUS logos
- **6.99%** APR for MasterCard Classic
- Accepted worldwide
- NO ANNUAL FEE
- MasterCard SecureCode protection for safe online shopping



**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. Promotional rates last for life of balance, then revert to our normal 10.99% APR on MasterCard Gold and 11.88% APR on MasterCard Classic on transactions made after September 27, 2005. See your GEICO FCU credit card disclosure statement for important terms and conditions regarding your account.

## The New Trends Among Criminals

More and more, criminals are using the Web. Here are some new computer-related frauds that have recently appeared:

**Pharming** – A scam artist takes over a server computer that is used to host a website. The victim types in the website's normal address and is invisibly directed to a fake copy of that website. The unsuspecting victim believes that the website is legitimate and may enter personal information such as passwords and credit card numbers.

**Counterfeit Money Orders** – The victim is contacted by e-mail or in a chat room. The scam artist offers a fee if the victim will cash a money order or take a money order as payment for an item being sold. These money orders are often fake, and the victim loses money.

**Plastic Card Fraud** – The victim's credit card or debit card number is obtained by a thief through the Web, at a merchant or at a card processor. The thief then makes a new card with the stolen number.

### What You Can Do:

- 1) If a website's log-in process seems different, check with the website owners before entering personal information.
- 2) See if a website has security padlocks or logos, and be careful about putting private information in e-mail.
- 3) Check a money order by holding it near a light. Genuine USPS money orders have an image of Benjamin Franklin and a security strip with the letters USPS in alternating directions.
- 4) If someone – especially a stranger from another country – contacts you and asks you to cash money orders or perform other financial transactions, get additional proof of their identity before you act.
- 5) Review your credit card statements for unauthorized charges.

**GEICO FCU uses many security measures to protect you from fraud. If you suspect that you have been the victim of a fraud or identity theft, please contact GEICO FCU at 800-542-7896 to report it.**

# LOAN RATES Effective June 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%*
<b>Share Secured</b> (Terms up to 144 months)	
Share savings rate	+3.00%
<b>CD Secured</b> (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

(1999 and newer models)

1-48 months	4.49%*
49-60 months	4.99%*
61-72 months** (2001-2005 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.

# Thanks To Everyone Who Attended Our Annual Meeting

GEICO FCU would like to thank everyone who came to our Annual Meeting at GEICO FCU Headquarters on May 4, 2005. Our meeting was a great success – we discussed our performance during 2004, went over our plans for 2005 and elected members to the Board of Directors. New Board of Directors members are Susan Hamburg, Art Heine and Scott Reece.

**We hope to see everyone  
again next year!**

### Holiday Closings

Independence Day, July 4 – Closed  
Labor Day, September 5 – Closed

Loan Type	Annual Percentage Rate
<b>Auto Equity</b>	Rates starting at 4.49%*
See a loan officer for details on terms and rates.	
<b>Home Equity Line of Credit/Second Mortgages</b>	
(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 6/1/05

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	1.90%	1.92%
\$20,000 and up	2.15%	2.17%
<b>Savings Certificate</b>		
Six Months		
Minimum Opening Balance \$500	2.50%	2.53%
Minimum Opening Balance \$1,000	3.00%	3.04%
Twelve Months	3.40%	3.45%
Eighteen Months	3.65%	3.71%
Two Years	3.75%	3.82%
Three Years	4.00%	4.07%
Four Years	4.25%	4.33%
Five Years	4.65%	4.75%
<b>IRA Savings Certificate</b>		
Six Months	3.00%	3.04%
Twelve Months	3.40%	3.45%
Eighteen Months	3.65%	3.71%
Two Years	3.75%	3.82%
Three Years	4.00%	4.07%
Four Years	4.25%	4.33%
Five Years	4.65%	4.75%

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, 1st Vice Chairman  
Ron E. Guzinski, 2nd Vice Chairman  
Brian Harvey, Treasurer  
Dave Onuschak, Secretary  
Dave Fessel  
Susan Hamburg  
Art Heine  
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 May 31, 2005

Assets	\$65,583,267
Shares	\$59,099,824
Loans	\$41,425,009
Members	13,062



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