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Capital CONNECTION



Buying Or Remodeling Your Home Could Be Easier Than You Think!

If you're outgrowing your current home and are looking around for something else, GEICO FCU has a First Mortgage suited to your needs. Or if you want to remodel your home, try our Home Equity Line of Credit!

First Mortgages

- Buy your first home or a vacation home
- Low rates, low closing costs and monthly payments you can manage easily
- Both fixed-rate and adjustable-rate mortgages available
- Financial assistance available through our first-time home buyers program
- Loan pre-approvals and quick loan processing to save you time
- Refinancing option available on a high-rate mortgage from another lender – contact us to learn more

Home Equity Lines of Credit

- Can be used for remodeling, tuition, debt consolidation or anything else
- Variable rate as low as **4.50%** APR* (Prime + 1.25%)
- Borrow up to \$250,000 with no closing costs**
- Tax-deductible monthly interest payments⁺
- Fixed-rate Home Equity Loans with no closing costs** also available – as low as **6.65%** APR for 60 months

Apply now! 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 10/1/09. The Prime Rate was 3.25% APR as of 12/16/08. Rate quoted is with a Loan-To-Value ratio of up to 85%. **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 advisor for more information.

Facing Foreclosure? Don't Fall For Scams!

All too often, homeowners who are facing foreclosure may be tempted by scam artists who promise instant financial relief. However, these thieves commonly add to financial problems for unsuspecting homeowners, since their objective is to swindle you out of your hard-earned money. Here are some tips to help you spot a mortgage foreclosure scam:

- Telling you not to contact a lender, lawyer or financial counselor
- Wanting up-front fees to work with your lender
- Requesting payment by cashier's checks or wire transfers
- Needing mortgage payments sent directly to them, not the lender
- Asking you to sign documents that involve the title to your home
- Recommending that you file for bankruptcy to stop your foreclosure
- Pressuring you to quickly sign papers with blank areas or confusing language



If you are experiencing difficulties with your GEICO FCU mortgage payments, talk with our Mortgage Loan Officer. We may be able to help you. Stop by your nearest branch, call 800-542-7896 or visit us online at www.geicofcu.org.

Fraud News

ACH Transaction Scams

You've all heard of fake money orders, traveler's checks, cashier's checks, etc. It seems that the crooks just keep honing their skills more every day. Recently, a GEICO FCU member was contacted by an unsolicited caller. The caller told our member that they would be receiving an electronic funds transfer into their account and asked the member to send some of the funds to another account. However, the deposit into the member's account proved to be fraudulent, without the funds to back it up.

Help us protect you from frauds by resisting financial offers that seem too good to be true. If you are contacted with this type of offer by phone, e-mail, regular mail or text message, do not respond. Also, contact GEICO FCU at 800-542-7896 to alert us of this scam.

Credit Card/Check Card Thief Caught

After several years of investigation, the U.S. Department of Justice has identified and caught the culprit behind the largest card compromise scam in U.S. history. This scam was perpetrated through several merchants over the last few years, and affected Visa® Check Cards and Visa/MasterCard® Credit Cards. Many financial institutions chose not to reissue their compromised cards and had fraud charges posted to their members' accounts as a result.

To protect our members, GEICO FCU promptly reissued our Visa Check Cards and Visa/MasterCard Credit Cards with new account numbers, and are continuing to monitor the situation. If you have any unexplained charges that show up on your statement, please call GEICO FCU at 800-542-7896 as soon as possible.

Holiday Club Payouts Coming In November



If you have a GEICO FCU Holiday Club Account, your savings will be deposited into your Share Savings Account after November 1. It's also a good time to review the amount of your deposits to determine if the amount that you are saving meets your needs for holiday cash.

And if you don't have a Holiday Club Account, start one today! It's a great way to save for next year's holiday expenses, and it's easy to make deposits with our Payroll Deduction service.

- The contributions you make earn regular dividends
- Renews automatically
- Federally insured*

To learn more or to start your account, 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.

Congratulations To Our Bill Pay Contest Winner!

Patricia Gutierrez
San Diego Branch

Patricia was the Second Quarter winner for using GEICO FCU's Online Bill Pay. She won a \$100 Home Depot® Gift Card.

Save Money With Rebates And GEICO FCU Auto Loans



Many manufacturers are now offering rebates from \$500 to \$4,500 in order to encourage you to buy their vehicles.* When you combine this rebate with GEICO FCU's low rates for auto loans, you can save significantly when you buy a new car, truck or SUV!

- New auto loans as low as **3.75% APR**** for 36 months
- **Receive an additional .25% discount on your loan rate if you are a GEICO auto policy holder**
- Save time with a loan pre-approval and our online application at www.geicofcu.org
- Refinance option on a high-rate auto loan from another lender
- Protect your loan and credit rating with GAP Plus Insurance+

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

*Source: www.automotive.com. **Annual Percentage Rate; subject to change without notice. Used auto loan rates apply to 2001 through 2010 models. Certain 2009-2010 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. *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.

GEICO FCU Schedule Of Fees

Effective November 1, 2009

SAVINGS ACCOUNT SERVICES

Account Service Fee	None
Staff-Assisted Excessive Withdrawal (More than 4 per month)	\$1.00 per withdrawal
Inactive Accounts	\$1.50 per month, if inactive over 12 months
Reg. D Withdrawal/Transfer	\$5.00 per transfer in excess of 6 per month
Return Deposits	\$28.00 per item
Below Par Fee	\$1.50 per month

CHECKING ACCOUNT SERVICES

Account Service Fee	None
Personalized Checks	Varies, depends on style
Insufficient Funds (Returned Checks)	\$28.00 per item
Return Deposits	\$28.00 per item
Inactive Accounts	\$1.50 per month, if inactive over 12 months
Check Copies	\$5.00 per check
Stop Payment Request	\$28.00 per item
Reg. D Withdrawals/Transfer from Savings	\$5.00 per transfer in excess of 6 per month

MONEY MARKET SERVICES

Account Service Fee	None
Insufficient Funds (Returned Checks)	\$28.00 per item
Return Deposits	\$28.00 per item
Stop Payment Requests	\$28.00 per item
Personalized Checks	Free
Withdrawal/Transfer	\$5.00 per withdrawal/ transfer over 6 per month

ATM/DEBIT CARD SERVICES

Insufficient Funds Withdrawal	\$28.00 per item
Use of Non-GEICO FCU ATM and/or Point of Sale (POS)	
First 6 withdrawals per month	Free
7 or more withdrawals per month	\$1.00 per withdrawal
ATM/Debit Card/PIN Returned (Undeliverable)	\$15.00 per item
ATM/Debit Card/PIN Replacement	\$7.50 per card/PIN
FEDEX Cost ATM/Debit Card/PIN (Ordered together)	\$40.00 per package
FEDEX Cost Card Only	\$40.00 per package
FEDEX Cost PIN Only	\$40.00 per package

MISCELLANEOUS SERVICES

Money Orders	\$3.00 per item
Travelers Checks	1% of purchase
American Express Gift Check	\$2.50 per check
Return Deposits For Any Reason	\$28.00 per item
Research Fee/Account Reconciliation	\$15.00 per hour or part
FEDEX (all other requests not listed)	\$15.00 per package ¹
Statement Copy	\$3.00 per statement
Closing Account Prior to 90 days	\$25.00
Locator/Return Mail Fee	\$5.00 per item
Bad Address Fee (monthly)	\$3.00
Stop Payment Request for ACH (Debits from GFCU Account)	\$28.00 per debit
Insufficient Funds for ACH Debits	\$28.00 per debit
Check Cashing Service	3% of face value of check, minimum \$10.00 fee
Early Withdrawal Penalty (Holiday/Vacation Account)	\$10.00 per withdrawal
Collection Fee	\$28.00 minimum
Notary Fee (non-members)	\$5.00

WIRE SERVICES

Domestic – Within U.S. (Excludes Territories)	\$20.00 per wire
International (Outside the U.S.)	\$40.00 minimum ²
Incoming Wire Fee	None

CASHIERS CHECKS

Cashiers Check	\$4.00 per check payable to a third party
Photocopies of Cashiers Checks	\$5.00 per check

LOAN FEES

Late Fee	\$28.00
Return Loan Payment Fee	\$28.00 per item
Credit Card Statement Copy	\$2.00 per page
Credit Card FEDEX (Card or PIN)	\$20.00 per package
Mortgage Document Preparation Fee	\$150.00
Mortgage Closing Cancellation Fee	\$25.00
Payoff Via Fax Fee	\$15.00
Subordination Request Fee	\$25.00
Credit Card Late Payment Fee	\$28.00
Credit Card Over Limit Fee	\$28.00

¹In the continental United States.

²International wire fees will vary depending on destination.
These fees are subject to change without notice.

Important Information About Your GEICO FCU Loans

In order to comply with recent changes to federal regulations, GEICO FCU has implemented changes involving the due date for GEICO FCU loans. The following changes are effective as of September 1, 2009:

- Loan payments will be due by the 28th of each month. Please be sure to adjust your payments accordingly if you use Payroll Deduction or Online Bill Pay to make loan payments.

- Statements for Credit Cards, Lines of Credit and other open-end loans will be mailed at least 21 days before the due date.

Questions? Stop by your nearest branch,
call 800-542-7896 or e-mail us at
loans@geicofcu.org.



LOAN RATES Effective October 1, 2009

Loan Type	Annual Percentage Rate
MasterCard Gold (\$20,000 max.)	10.99%
MasterCard Classic (\$5,000 max.)	11.88%
MasterCard Classic Secured (\$500 min.)	13.99%

MasterCard Rates Effective 9/26/09

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 3.50%*

Terms to 84 months
Other rates and terms available

Used Automobiles & RVs

(2001 and newer models. Certain 2009-2010 used models qualify for new auto loan rates.)
Rates as low as 4.50%*

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.

Loan Type	Annual Percentage Rate
Auto Equity	Rates starting at 4.00%*
	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 4.50%

Second Mortgages

Terms up to 120 months

As low as 6.65%
Note: Rates subject to change without notice. Contact your Credit Union representative for further loan information.

Selected Savings Rates as of 7/1/09

Savings Account	Dividend Rate	Annual Percentage Yield
Share Savings	0.25%	0.25%
Young Savers	0.25%	0.25%
Share Drafts	0.00%	0.00%
IRA Share	0.25%	0.25%
Money Market Advantage Account		
\$1,500 - \$19,999	0.70%	0.70%
\$20,000 - \$74,999	0.90%	0.90%
\$75,000 and up	1.00%	1.01%
Savings Certificate		
Six Months		
Minimum Opening Balance \$500	0.75%	0.75%
Minimum Opening Balance \$1,000	1.24%	1.25%
First Step Twelve Month	0.70%	0.70%
Twelve Months	1.74%	1.75%
Fourteen Months	1.79%	1.80%
Eighteen Months	1.83%	1.85%
Two Years	1.98%	2.00%
Three Years	2.37%	2.40%
Four Years	2.62%	2.65%
Five Years	2.96%	3.00%
IRA Savings Certificate		
Six Months	1.24%	1.25%
Twelve Months	1.74%	1.75%
Fourteen Months	1.79%	1.80%
Eighteen Months	1.83%	1.85%
Two Years	1.98%	2.00%
Three Years	2.37%	2.40%
Four Years	2.62%	2.65%
Five Years	2.96%	3.00%

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

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Christina Puglisi, Vice Chairman
Armando Valdes, Treasurer
Susan Hamburg, Secretary
Dave Anderson
Joe Imler
Geri Lanier
Scott Reece
Kathy Roland

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 July 31, 2009

Assets	\$127,309,749
Shares	\$118,549,712
Loans	\$74,012,829
Members	14,588



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® Check 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)

Money Management Is Quicker With GEICO FCU Online Services!

Short on time? Try Online Banking and Online Bill Pay to manage your money and pay bills with ease!



- Free, unlimited access
- Encrypted for your protection
- Simple to use
- Available any time, anywhere

For details, visit us online at
www.geicofcu.org.

*You must sign up for Online Banking in order to use Online Bill Pay.

Holiday Closings:

Thanksgiving Day: November 26 – Closed
Christmas: December 25 – Closed
New Year's: January 1, 2010 – Closed



EQUAL OPPORTUNITY
LENDER



Allpoint



Equal Housing
LENDER

