

Capital CONNECTION



Reward Yourself With A New Vehicle

Our Budget-Friendly Auto Loans Can Make It Happen ... Today!

You've worked hard this year. Now, it's time to reward yourself with a new car, truck, SUV or hybrid! But before you head for the dealership, why not finance your auto loan with GEICO FCU? We provide budget-friendly rates and flexible terms to make buying a new or used vehicle easier. Or, refinance an auto loan from another lender and you may save hundreds of dollars a month!

- New, used and refinanced auto/RV loans as low as **3.99% APR*** for 48 months
- Other low rates and convenient terms up to 84 months available
- Protect your vehicle with GAP Plus Insurance – see page 2 for details

We'll also reward you with a \$50 CASH Bonus in your share savings account when you get your new, used or refinanced auto loan! Contact us for details.**

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

*Annual Percentage Rate; subject to change without notice. Used auto loan rates apply to 1996 through 2005 models. Certain 2004-2005 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 12/31/05.

Our Investment Options Let You Earn More With Less Risk

When you want your funds to earn bigger dividends without the risks of the stock market, GEICO FCU offers several investment options to suit your needs.



Share Certificates

- Competitive rates
- Terms from 6 to 60 months
- Share and IRA Share Certificates available
- Start your investing with just \$25¹
- Federally insured by the NCUA²

Money Market Advantage Accounts

- Make up to six penalty-free withdrawals per month
- Minimum balance of just \$1,500
- Rate increases as your balance grows, so you make more money
- Federally insured by the NCUA²

For more information about Share Certificates, Money Market Advantage Accounts or any other investment options at GEICO FCU, stop by your nearest branch, call 800-542-7896 or visit us online at www.geicofcu.org.

Coming Soon— Surcharge-Free ATM Access And POS Transactions!

In the near future, our members will be able to use surcharge-free ATMs and make POS (point of sale) transactions with their Visa® Debit or ATM cards. Look for details soon in your account statement.



¹Deposit 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.

²National Credit Union Administration. Share Certificates and Money Market Advantage Accounts are insured up to \$100,000 and IRA Certificates are insured separately, up to an additional \$100,000.

Low-Cost GEICO FCU Home Loans Cover All Your Household Needs!

If you're buying, refinancing or fixing up a home, these low-cost loans have many possibilities!

First Mortgages

- Perfect for buying a home or refinancing a home to reduce monthly payments
- 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



Home Equity Lines of Credit

- Useful for home repairs and remodeling, debt consolidation, tuition expenses or anything else
- **3.74%** APR¹ introductory rate for three full months
- Ongoing rate of **Prime minus 1/4%**² (The Prime Rate was 6.75% APR as of 9/20/05)
- Tax deductible interest payments³
- **NO CLOSING COSTS**⁴
- Flexible interest only payment option
- Special Visa® Platinum card and checks for easy access to your credit line

If you'd rather have fixed rates and fixed monthly payments, try our Home Equity Loans! Ask us for details.

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

¹Annual Percentage Rate; subject to change. ²With a Loan-To-Value ratio of 90%. The Prime Rate was 6.75% APR as of 9/20/05. ³Consult your tax adviser. ⁴The 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.

Take Care Of The Insurance Gap With GAP Plus Insurance

It's hard to predict what will happen on the road. If your vehicle is ever destroyed in an accident or it is stolen and not recovered, standard auto insurance may not provide all the protection you need. Without GAP (Guaranteed Asset Protection) Plus Insurance, you may find that you must pay the difference between the amount your insurance settlement covers and the remaining balance on your loan, which can cost thousands of dollars.

GAP Plus Insurance protects you by taking care of the gap between your settlement and your loan balance. It offers loan coverage up to 72 months and credit protection for your peace of mind. **Plus, if you finance your next vehicle with GEICO FCU within 60 days of your claim, you will receive \$1,000 toward your vehicle purchase.**

Sign up for GAP Plus Insurance today! Stop by your nearest branch, call 800-824-5404 x5800 or visit us online at www.geicofcu.org.

For Shopping, Travel and More, GEICO FCU's MasterCard Are Hard To Beat



Before you know it, the holiday season will be here and it'll be time to go shopping or maybe take a trip to see friends or relatives. And when you bring along a GEICO FCU MasterCard®, paying for your expenses or getting cash advances is much easier.

Our special reduced rates of just **5.99%** APR* on our MasterCard Gold card and **6.99%** on our MasterCard Classic card save you money, too.

- **5.99% APR on MasterCard Gold**
- **6.99% APR on MasterCard Classic**

your balances to a GEICO FCU MasterCard! Our low rates will 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, your transactions will STILL be at low rates – just **10.99%** APR for MasterCard Gold and **11.88%** for MasterCard Classic.

This is a great deal you just can't afford to miss! Contact us today – stop by your nearest branch, call 800-824-5404 x5800 or visit us online at 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.

Fed up with costly, high-rate credit cards? Save hundreds of dollars by transferring

“Phishing” E-mails Now Using NCUA As Bait

Recently, there have been multiple fraud attempts, known as “phishing,” that were initiated via e-mail that appeared to be from NCUA. The NCUA (National Credit Union Administration) is the federal agency that charters and supervises federal credit unions, and insures savings in federal and most state-chartered credit unions across the country through the National Credit Union Share Insurance Fund (NCUSIF), a federal fund backed by the full faith and credit of the United States government.

These e-mails were sent to both the general public and to some credit union members. The phishing e-mail asked the recipient to click on a link to verify credit union account registration. If the recipient did click on the link, the recipient was directed to a

fake website and asked for a credit union account number and PIN (personal identification number), along with other personal information.

Neither GEICO FCU nor the NCUA will ask credit union members for such personal information by e-mail. Anyone who receives an e-mail from NCUA which asks for account information should consider it to be a fraudulent attempt to obtain personal account data for an illegal purpose and should not follow the instructions in the e-mail. If you receive this type of phishing e-mail, please do not respond to it and notify the Credit Union.

Source: www.ncua.gov

Staying Educated Is The Key To Protecting Yourself From Scams



Scam artists can be very convincing. But even they can make mistakes, and the more you know about them, the less likely you are to become a victim.

- **Counterfeit Cashier’s Checks and Official Check Fraud –**

A buyer offers to purchase an item that you’re selling, perhaps on the Web. The buyer tells you that payment will be made with an official check or a cashier’s check, which is often made out for a bigger amount than you need because the buyer says the excess money is going to be used for “taxes” or some other reason. You may be pressured to cash the check quickly and to send any excess money by wiring it. If the check doesn’t come from someone you know well, confirm that the check is legitimate by calling the issuing bank on the check before cashing the check.

- **Plastic Card Fraud –** A scam artist may obtain your credit card or debit card number through the Web, at a merchant or at a card processor. With the number, a thief can make a new card using the stolen number and use it to make transactions. To prevent unauthorized transactions, regularly review your statements and notify the Credit Union right away if you suspect that an unauthorized person is using your credit card or debit card account number.

GEICO FCU is strongly committed to protecting you from scams. If you have reason to suspect that unauthorized transactions are occurring with any of your accounts, credit cards or debit cards, notify us at 800-542-7896 and we will respond promptly.

We Offer FREE Checking – FOR LIFE!

Having a GEICO FCU checking account now saves you even more money by giving you FREE checking for life! There’s no monthly service charge and no minimum balance requirements. You save time, too, because you can use your checking account with several free, time-saving convenience services:

- ▶ **Free Direct Deposit** – funds are deposited into your account and available right away, ideal for paychecks, retirement and Social Security checks
- ▶ **Free Visa® Debit Card** – for shopping or for withdrawing cash from ATMs with the STAR®, PLUS®, EXCHANGE®, Allpoint® or Visa logos
- ▶ **Free Payroll Deduction** – pay bills, make loan payments or save automatically
- ▶ **Free Online Banking** – available 24/7



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

LOAN RATES Effective October 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%*
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)

1-48 months	3.99%*
49-72 months	4.99%*
73-84 months	5.99%*

Used Automobiles & RVs

(1996 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.

Free Credit Reports Now Available To All U.S. Consumers

Last year, the Federal Trade Commission and the major credit reporting bureaus began phasing in a new program to offer free annual credit reports to consumers. As of September 1, 2005, all U.S. consumers are entitled to one free credit report per year from each of the major credit reporting bureaus. To learn how to request your report online, by phone or in writing, visit their website at www.annualcreditreport.com for more information.

Holiday Closings

Thanksgiving Day, November 24 – Closed
Christmas, December 26 – Closed
New Year's, January 2, 2006 – Closed

Loan Type Annual Percentage Rate

Auto Equity	Rates starting at 4.49%*
See a loan officer for details on terms and rates.	
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 9/1/05

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	2.15%	2.17%
\$20,000 and up	2.40%	2.43%
Savings Certificate		
Six Months		
Minimum Opening Balance \$500	2.50%	2.53%
Minimum Opening Balance \$1,000	3.00%	3.04%
Twelve Months	3.75%	3.82%
Eighteen Months	3.90%	3.97%
Two Years	4.00%	4.07%
Three Years	4.15%	4.23%
Four Years	4.40%	4.49%
Five Years	4.65%	4.75%
IRA Savings Certificate		
Six Months		
Twelve Months	3.75%	3.82%
Eighteen Months	3.90%	3.97%
Two Years	4.00%	4.07%
Three Years	4.15%	4.23%
Four Years	4.40%	4.49%
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. 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 July 31, 2005

Assets	\$66,011,356
Shares	\$59,701,571
Loans	\$44,144,890
Members	13,017



Web Site & 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

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

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.