

Capital CONNECTION



How To Pay Less For Your Next Vehicle

To make a larger profit from you, dealerships commonly add extra fees to your vehicle's final price. However, many of these fees are unnecessary and refusing them can improve the price for you. Here are some add-on dealer fees you can feel safe in turning down:

- Dealer preparation
- Rustproofing
- VIN (Vehicle Identification Number) etching
- Paint protection
- Fabric protection

Source: www.loanpro.com



New, Used And Refinanced Auto/RV Loans As Low As
2.99% APR*

Loan Pre-Approvals And
Discounts Available**



For details, 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. Rate effective as of September 1, 2010. Your actual APR may be higher, based on your past and present credit history. Rate quoted is with a loan term of 36 months. Used auto loan rates apply to 2001 through 2010 models. Certain 2010 models with up to 12,000 miles qualify for new auto loan rates. Certain restrictions apply. Loans subject to approval.

**A .25% discount on your loan rate is available if you are a GEICO auto policyholder or if you use payroll deduction to repay your loan. Member is only allowed one discount per loan.

Get Your Dream Home With GEICO FCU!



Whether you're purchasing a home or refinancing, GEICO FCU has the loan for you. Ask a Loan Officer today about our First Mortgages and mortgage refinances!*

- Buy your first home or a vacation home, or refinance a mortgage from another lender
- Low rates, low closing costs and monthly payments to fit your budget
- Both fixed-rate and adjustable-rate mortgages available
- Our first-time home buyers program provides assistance if you're buying your first home
- Get pre-approved for your loan and decrease the time you spend on purchase negotiations
- Quick loan processing and hassle-free closing

Ask about our Home
Equity Loans and Lines
of Credit, perfect
for remodeling or
anything else!

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

*Loan subject to approval. GEICO FCU membership is required.

Foreclosure Rescue Scams On The Rise

With today's challenging economy, many homeowners are finding it difficult to pay their mortgages. As a result, they are tempted by scam artists who promise to rescue them from foreclosure. All too often, these promises are fake and the homeowner becomes a fraud victim. Here are some ways to avoid a foreclosure rescue scam:



- Stay away from individuals who make unrealistic promises or who offer a "100% guarantee" that they'll stop the foreclosure.
- Don't pay fees before any services are provided.
- Don't pay by cashier's check or wire transfer. Insist on some other method of payment.
- Visit your lender, lawyer or a credit/housing counselor and have them review any paperwork you receive.
- Read all your documents carefully and be sure you understand everything. Make sure there are no spaces left blank.

If you're having financial problems concerning your home, talk to the Credit Union instead. We may be able to help you. Stop by your nearest branch or call 800-542-7896 for more information.

Create Holiday Happiness With GEICO FCU's Holiday Loan!

If you need some extra cash for travel or special gifts, ask about our Holiday Loan. It's a wonderful way to get the things you want! **But be sure to act quickly – this offer is only available from October 1, 2010 to January 31, 2011!**



- Just **10.00%** APR* for 18 months
- Loans up to \$3,000
- Monthly payments are just \$60.06, per \$1,000 borrowed

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

*Annual Percentage Rate. Rate is subject to change. Loan is subject to approval. If you currently have a GEICO FCU Holiday Loan and you are applying for a second Holiday Loan, the loan amounts will be combined into one loan and the total of your loans cannot exceed a maximum of \$3,000. Rate reflects up to a .25% discount for automatic payroll repayment.



Did You Know That Our MasterCards Mean Better Rates And Bigger Savings?

Forget about those high-rate credit cards and annual fees from other lenders. GEICO FCU MasterCard® Credit Cards have lower rates, no annual fees, no fees for balance transfers, and a lot more!

Ask Us How
A Balance Transfer Can
Save You Money!

- **10.99%** APR* on MasterCard Gold
- **11.88%** APR on MasterCard Classic
- **13.99%** APR on MasterCard Classic Secured
- Credit lines up to \$20,000**
- Accepted worldwide
- ScoreCard® Reward Bonus Points program helps you earn free travel and merchandise (Gold Card only)
- MasterCard SecureCode protects you when you buy online
- Travel accident insurance and Chargegard credit protection insurance available



Get your card today! 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 September 1, 2010. See your GEICO FCU Credit Card Disclosure Statement for important terms and conditions in regard to your account.

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

Tips For Safer Holiday Shopping

The holiday season is a wonderful time to relax and celebrate. However, it may also be a time when crime becomes more frequent. Follow these tips to ensure that your holidays remain safe and happy:



- Park in well-lighted, well-traveled areas. Park as close as you can to entrance doors or take a companion with you.
- Stay alert, especially if you're walking through crowded areas such as stores and shopping malls.
- Don't overburden yourself with too many packages. If necessary, take the packages out to your vehicle to keep your hands free.
- Hide your packages and other items of value in your car's trunk or underneath a blanket, so they can't be targeted by thieves.
- Minimize the amount of cash you carry. Instead, use debit cards or credit cards whenever possible.



GEICO FCU wishes everyone a pleasant and safe holiday season! And if you're in need of a GEICO FCU Visa® Debit Card or a MasterCard® Credit Card, contact us today! For details, stop by your nearest branch, call 800-542-7896 or visit us online at www.geicofcu.org.

Member Corner

Testimonials

The Credit Union mortgage staff was excellent in every way. This was the best customer service we have ever received. Your rates were the best!—*New York member*

The Woodbury branch manager was great in explaining the details of the loan and the procedures to secure the loan. He is very friendly, warm and genuine in assisting you through the process.—*New York member*

The San Diego staff processed my loan very efficiently. He was very helpful in getting information to me regarding my loan percentages and answering questions.—*California member*

Did You Know That The GEICO Tuition Reimbursement Loan Can Help You Pay For Tuition, Fees, Books And More?

If you need extra cash for college, ask about the GEICO Tuition Reimbursement Loan. It's a great way to get the funds you need until you receive your GEICO reimbursement!

- As low as **8.25%** APR*
- Borrow up to \$5,250** and receive your funds in one lump sum to pay for your tuition
- Use this loan for GEICO-required core business classes or GEICO-approved college courses used to earn a Bachelor's or Master's degree
- Up to six months to repay the loan principal and interest
- Online application available 24/7 at www.geicofcu.org

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

*Annual Percentage Rate; subject to change. Loan is subject to approval.

**GEICO tuition reimbursement is subject to GEICO's requirements. You must submit a copy of your GEICO Tuition Reimbursement approval amount from GEICO Human Resources and a copy of your college/university tuition bill with your application. The GEICO Tuition Reimbursement Loan (principal and interest) payment may be deferred until the end of the semester. When you get your reimbursement from GEICO, the loan must be paid in full (principal and interest). You are responsible for payment of the loan principal and interest, even if it is later determined that you are not eligible for GEICO's Tuition Reimbursement.



Build Up Funds For Good Times With Vacation/Holiday Savings Accounts!

For your next vacation or for holiday expenses, the Credit Union has the perfect savings accounts: our Vacation/Holiday Savings Accounts. Just make regular deposits during the year, and watch your funds earn dividends and grow. In November or April*, the funds are automatically transferred into your Share Savings Account so you'll have them easily available when needed!



- Earns a competitive rate of interest
- Use our Payroll Deduction service to simplify your saving
- Automatically renews each year
- Federally insured**

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

*Holiday Savings Account funds are transferred to your GEICO FCU Share Savings Account in November. Vacation Savings Account funds are transferred to your Share Savings Account in April.

**By the National Credit Union Administration. Deposit accounts are insured up to at least \$250,000.

Congratulations!

Tiffany Dennis
Front Office
Virginia Beach Branch
Employee Of The Second Quarter

Jaritza Roque
Back Office
Plaza Branch
Employee Of The Second Quarter

Card Canceled? It Could Be A Fraud!

If you receive an unexpected, pre-recorded phone call, text message or e-mail telling you that your debit card or credit card has been canceled, this message may be coming from a scam artist. Often, a scam artist provides a fake contact number in the pre-recorded call, text message, or e-mail and asks victims to call that number. When the victim responds, he or she is then asked to key in their card's 16-digit card number and PIN (Personal Identification Number). Once the scam artist has this information, it can be used to make purchases and take money from your account.



If you ever receive this type of phone call, text message or e-mail, please take the following steps:

- 1) Do not provide your private financial information to anyone who contacts you by phone, text or e-mail, even if they claim to be a Credit Union employee. Instead, confirm their identity by hanging up and calling your nearest branch at 800-542-7896.
- 2) Tell the Credit Union about the phone call, text message or e-mail as soon as possible.

Questions? Just visit your nearest branch
or call 800-542-7896.

LOAN RATES Effective September 1, 2010

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%
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 2.99%*
 Terms to 84 months
 Other rates and terms available

Used Automobiles & RVs
(2001 and newer models. Certain 2010 models qualify for new auto loan rates.)
 Rates as low as 2.99%*
 Terms to 72 months
 Other rates and terms available

*With a discount for automatic payroll repayment or a GEICO auto policyholder.

Auto loan terms and rates depend on the total purchase price, the year and mileage of the vehicle. Rate is based on evaluation of your past and present credit history.

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 3.49%* 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 4.50%
Second Mortgages	As low as 6.65% 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 7/29/10

Savings Account	Dividend Rate	Annual Percentage Yield
Share Savings	0.20%	0.20%
Share Drafts	0.00%	0.00%
IRA Share	0.20%	0.20%
Money Market Advantage Account		
\$1,500 - \$19,999	0.40%	0.40%
\$20,000 - \$74,999	0.50%	0.50%
\$75,000 and up	0.60%	0.60%
Share Certificate		
Six Months		
Minimum Opening Balance \$500	0.40%	0.40%
Minimum Opening Balance \$1,000	0.80%	0.80%
First Step Twelve Month	0.30%	0.30%
Twelve Months	0.99%	1.00%
Fourteen Months	1.09%	1.10%
Eighteen Months	1.19%	1.20%
Two Years	1.29%	1.30%
Three Years	1.79%	1.81%
Four Years	1.98%	2.00%
Five Years	2.47%	2.50%
IRA Share Certificate		
Six Months	0.80%	0.80%
Twelve Months	0.99%	1.00%
Fourteen Months	1.09%	1.10%
Eighteen Months	1.19%	1.20%
Two Years	1.29%	1.30%
Three Years	1.79%	1.81%
Four Years	1.98%	2.00%
Five Years	2.47%	2.50%

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

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
 AVP of Information Technology: Karen Taney

Keeping Track As Of July 31, 2010

Assets	\$109,797,661
Shares	\$100,303,249
Loans	\$73,112,787
Members	15,154



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
 (Choose Option 2 & Option 5)
 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, Getzville, NY 14068
 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: 9:30 am – 1:30 pm, M-F

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)

**Congratulations To Our
 Second Quarter Online
 Bill Pay Contest Winner!**

Danyell Watkins

Buffalo Branch

\$100 Marriott Travel Gift Card

Holiday Closings:

Thanksgiving Day – November 25
 Christmas – December 24 (observed)

