



BRIGHT HORIZONS

Save Money

If you have a loan financed elsewhere, it's likely you can!

Refinance your vehicle, motorcycle, boat, or RV loan from another financial institution with us, and we'll give you:

.50% off

YOUR CURRENT RATE*

(Example: If your current rate, with another financial institution is 5.25% APR, we'll refinance that loan at: 4.75% APR)

- NO application fees
- NO processing fees
- NO pre-approval fees
- NO prepayment penalties

AND

\$50

CASH BACK*

Start saving today and apply now!

- **Visit** our website at: www.gecreditunion.org and click "Apply"
- **Call** the phone loan center at: 513.243.5626 or 888.670.5626, Mon - Fri 8:00 a.m. - 6:00 p.m. and Sat 9:00 a.m. - 2:00 p.m.
- **Meet** with a loan officer during normal business hours *(appointments available)*

*This offer is available for a limited time only. You must be a GECU member in good standing to take advantage of this offer. Contact the credit union for membership details. Members who refinance an existing loan, from another financial institution with us, will receive .50% off their existing rate, with a minimum rate of 4.50%. The \$50 cash back offer is valid on refinances from other financial institutions with a minimum of \$5,000 financed for not less than a 24-month term. The \$50 will be deposited into your Share account upon loan closing. Terms and conditions of this offer are subject to change at any time. GECU is an equal opportunity lender.

A Road Map for Your Dreams

Have you taken the time to define or realign your life plans?

Even with the best of intentions in the new year, sometimes it takes time to get started, or stay focused, but now is the time to create your plan.

It seems we all spend the first quarter of the year getting our finances in order in preparation to file taxes, anticipate home improvements, schedule vacations and determine the year's expenses.

As you begin to think about your financial big picture and how it has changed, you have

access to Investment Services at The Financial Mall and an experienced advisory team with one of America's Top 100 Wealth Advisors as published by *Barron's Magazine*.*

A review will help you analyze your investments and understand the components of your portfolio, evaluate your account holdings and overlap. A review is a valuable tool to help pinpoint areas that may need adjustment.

continued on back...

Did You Know?

Did you know we offer an exclusive car-buying service?

Our Member Automobile Assistance Program (MAAP), located in The Financial Mall, has partnered with over 175 Greater Cincinnati and surrounding area dealerships to provide a no-hassle, car-buying experience. They will provide you with contacts at the dealership and can give you a good idea of how low the dealer may be willing to price the car you wish to purchase.

In addition, they can offer you information on most foreign and domestic vehicles, including: invoice pricing, standard equipment and available options, and freight charges. If applicable, they'll also help you determine your used vehicle trade-in value. And, when you're ready to buy, you can complete your GECU loan paperwork right at the dealership for added convenience.

Visit us during the
Cincinnati Auto Expo
Feb. 25 - 28, 2010
The Cincinnati
Convention Center

Contact a MAAP representative to assist you with your next vehicle purchase by calling: 513.243.4328 or 800.542.7093. You can also visit our website for more details at: www.gecreditunion.org and click "Car Buying" found on the left side of our home page.

Holiday Office Closing

Monday, February 15, 2010

Observance of Presidents' Day

Access to your account is available through Online Banking, Sourceline, and any ATM.

For a complete listing of our holiday office closings, visit our website at: www.gecreditunion.org and click "Locations and Hours" on the left.

A Road Map for Your Dreams *(continued)*

For a complimentary portfolio review and onsite advisory services, visit Certified Financial Planner®, Alex Scott. He is available to meet members at The Financial Mall at our Reading Road office. Stop-in or schedule an appointment by calling: 513.243.6510.

Securities related products and services made available through The Financial Network Group, Ltd. (FNG) are offered by Royal Alliance Associates, Inc. an independent registered broker-dealer, member FINRA, SIPC. Securities are not obligations of, nor guaranteed by GECU, CUSO Corp., and are not insured by any government agency and may involve investment risk including the loss of principal invested. Advisory services are offered through FNG, a Registered Investment Advisor. FNG and the entities listed are not affiliated with Royal Alliance Associates, Inc.

**Barron's Magazine, August 2009.* From R.J. Shook, industry researcher and based on advisors who follow best practices and have the biggest books of business. The scoring system assigns a value of 10 to the top advisor, then the others' scores by comparing each with the number one finisher of assets under management, revenue, customer satisfaction and other factors. The Financial Network Group also earned honors as one of the Top 100 investment advisors overall in the country for 2006 and 2008, and was listed as one of the top 100 independent investment advisors in the US for 2007, 2008 and 2009, and named one of the top 25 investment advisers in the state of Ohio for 2009. Portfolio performance is not a factor. Please see www.wcorg.com for more information. The Winner's Circle does not receive compensation from financial advisors, the participating firms, its affiliates, or the media, in exchange for ranking. These ranking and awards may not be indicative of future performance. Working with a highly-ranked adviser does not ensure that a client or prospective client will experience a certain level of performance or results. These rankings should not be construed as an endorsement of the adviser by any client nor are they representative of any one client's evaluation.

Save Time and Money on Tax Preparation

With TurboTax® Online and Jackson Hewitt®

Before we know it, April 15th will be here. So, use a member benefit to prepare your taxes saving you time and money.



- Easy to use and offers FREE TurboTax Online support while using the programs through our website.
- Access to your tax return from anywhere with Internet access.
- **As a GECU member**, you receive a **10% discount** on the most commonly used edition, *TurboTax Online Deluxe!*

- Knowledgeable, friendly tax professionals available to prepare your taxes.
- Access to over 6,600 Jackson Hewitt locations throughout the country.
- **As a GECU member**, you can receive a coupon for a **\$30 discount** on their tax preparation services.

For additional details or to begin filing your taxes, visit our website at: www.gecreditunion.org, scroll over the "Financial Services" tab then click "Tax Center."

*Jackson Hewitt professionals are independently responsible for the services they provide. GECU does not supervise or oversee the tax preparation process. Therefore, GECU disclaims any liability for errors or omissions made by Jackson Hewitt professionals in the course of providing this service.

55th Annual Meeting

When: Thursday, March 11, 2010
4:00 p.m. – Business Meeting

Where: Sharonville Convention Center
11355 Chester Road, Sharonville

Our 55th Annual Meeting is for **primary account holders only** and reservations are required to attend. To do so, please contact a Marketing Department Representative at: 513.243.4328 or 800.542.7093. *Seating is limited*; please make your reservations today.

Condensed Financial Statement

Number of Members.....	73,094
Loans.....	\$813,505,486
Shares.....	\$839,986,949
Assets.....	\$1,038,358,288

Ending December 31, 2009

Main Office

10485 Reading Road
Cincinnati, OH 45241
513.243.4328 or 800.542.7093

Main Office Hours

Mon - Thurs: 9:00 a.m. - 5:00 p.m.
Fri: 9:00 a.m. - 6:00 p.m.
Sat: 9:00 a.m. - 2:00 p.m.

Please contact us or visit our website for other locations and hours.

Financial Mall

10485 Reading Road
Cincinnati, OH 45241
513.243.7887
Mon - Fri: 9:00 a.m. - 5:00 p.m.

Sourceline

513.243.3333 or 800.589.2875

Website

www.gecreditunion.org

Email

memberservices@gecreditunion.org

24-hour Credit Cardholder Service

Phone..... 800.654.7728

For Lost or Stolen Credit Cards

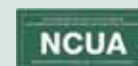
Phone..... 800.654.7728

For Lost or Stolen Debit/ATM Cards*

Phone..... 800.528.2273

*Call GECU during regular business hours to report a lost or stolen debit/ATM card. Please use this number during non-business hours.

Bright Horizons is published monthly by General Electric Credit Union for its members. Availability and terms and rates of services are current at press-time; however, they are subject to change as determined by the credit union Board of Directors without prior notice. Questions about the newsletter should be directed to the Marketing department at: 513.243.4328.



This Credit Union is federally insured by the National Credit Union Administration.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

