



SILVER DOLLAR

- November 2009 -

Current Rates

Rates are reviewed and may change daily. Share Certificates are subject to early withdrawal penalties. Fees could reduce the earnings on the account. Get up-to-date rates with the Sourceline. Call 513.243.3333 or 800.589.2875 from any touch-tone phone and press 2 for rates. Rates are also on our website at: www.gecreditunion.org. Share Certificate rates & yields **accurate as of October 30, 2009.** Other APYs accurate as of last dividend declaration date.

Terms	Minimum Balance	Dividend Rates	Annual Percentage Yield
Share Certificate Rates			
Share Certificates			
182 Day	\$500	1.73%	1.74%
1 Year	\$500	1.95%	1.97%
1 Year Jumbo	\$100,000	2.31%	2.34%
18 Month	\$500	1.99%	2.01%
2 Year	\$500	2.38%	2.41%
30 Month	\$500	2.92%	2.96%
5 Year	\$500	3.16%	3.21%

IRA Certificate Rates			
IRA Passbook/Certificates			
Passbook	\$5.00	.40%	.40%
1 Year	\$500	1.96%	1.97%
1 Year Jumbo	\$100,000	2.32%	2.34%
18 Month	\$1,000	2.00%	2.01%
2 Year	\$2,000	2.40%	2.42%
3 Year	\$2,000	2.94%	2.97%
5 Year Jumbo	\$100,000	3.43%	3.47%

Money Market Plus*			
	\$10,000 - 49,999	.91%	.91%
	\$50,000 - over	1.97%	1.99%

*You must open this account with at least \$10,000. Rates are subject to change monthly. If your account falls below \$10,000 any day of the month, your rate reverts to the current share rate for the entire month.

Christmas Club			
Share Account	\$5.00	.40%	.40%

Vacation Club			
Share Account	\$5.00	.40%	.40%

Share/Share Draft			
Share Acct.	\$5.00	.40%	.40%
Draft	\$1,000 - 7,499.99	.075%	.075%
Draft	\$7,500 - up	.25%	.25%
Premium Draft	\$10,000 - 24,999.99	1.10%	1.11%
Premium Draft	\$25,000 - up	1.95%	1.97%

*The minimum balance amounts are for dividend-earning purposes only. There is no monthly minimum balance requirement on draft accounts.

Rates are subject to change at any time. Substantial penalties for early withdrawal on all certificates. Refer to the "Know Your Share and Share Draft Accounts" and "Know Your Certificate Accounts" disclosures for account information. Contact a Member Service Representative at: 513.243.4328 for further information about applicable fees and terms and conditions.

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

NCUA

Safeguard Your Money and Identity

Do you receive Social Security or Supplement Security Income by check in the mail?

We have a solution to help save you time and safeguard your money. Go Direct is a national campaign sponsored by the U.S. Department of the Treasury and the Federal Reserve Banks. It encourages people to have their funds directly deposited into their account instead of receiving them by check.

Direct deposit eliminates the risk of lost or stolen checks and helps protect you from identity theft. Plus, your funds are immediately available to you; you won't have to wait for a check to come in the mail and make a special trip to the credit union.

Sign-up with Go Direct today!

- **Call:** 800.333.1795, Monday - Friday, 8 a.m. - 8 p.m. EST
- **Visit:** Go Direct's website at: www.godirect.org
- **Stop-by** the credit union



When you sign-up, you'll need your: social security number, 12-digit social security check number, and 12-digit GECU member number. You'll also need the check amount and our routing number (242076821). **To figure out your 12-digit GECU member number:** Share ID (000 for Savings or 100 for Checking) + filler zeros + member number (example: 43210) = 000000043210 for Savings; 100000043210 for Checking (the bold zeros are the filler zeros to make the number 12 digits).

For more details, visit our website at: www.gecreditunion.org and click the "Hot Topics" button.

JOIN US FOR NOVEMBER'S PRESENTATION!

Do you have a question about your insurance and haven't had the opportunity to ask a professional? Perhaps you'd like to find out about an alternative savings option?

Get the answers to your insurance questions and find out more about annuities at our November presentation. **Mark Brown, from our Financial Mall's Insurance Services,** will be available to answer your questions and inform you about saving through annuities.

Date: Thursday, November 19, 2009

Time: 6:30 p.m.

Place: Reading Road office

Space is limited. Make reservations beginning Monday, November 9, 2009. Please call Angela at: 513.243.4328 ext. 264, to reserve your spot.



513.243.4328 ♦ www.gecreditunion.org ♦ 800.542.7093

Do You Know the Difference...

'Tis the season... flu season, and we've been hearing a lot about the flu. One of the tricky parts about this time of year is knowing the difference between the flu and the common cold. The Center for Disease Control and Prevention (CDC) compares the differences between the two.

What's the difference between a cold and the flu?

Since they are often both respiratory illnesses, telling the difference between the two can be tricky. Generally, the flu is worse than the common cold with symptoms more intense. Colds are usually milder than the flu and don't usually result in serious health problems.

How can you tell the difference between a cold and the flu?

Because the common cold and flu share many of same symptoms, it can be difficult to tell between the two. There are special tests that can be performed within the first few days of illness that can determine if a person has the flu. It is best to contact your physician if you are unsure about your illness.

What are the symptoms of the flu versus the symptoms of a cold?

In most cases, the flu is worse than the common cold with symptoms of: fever, body aches, extreme tiredness, and dry cough which are often more intense. With the

common cold, you're more likely to have a runny or stuffy nose. And, in most cases, the common cold doesn't lead to more serious things, such as: pneumonia, bacterial infections, or hospitalizations.

Please remember, it is always best to contact your physician for any medical advice and at the onset of any symptoms.

Source: www.cdc.gov, "Cold Versus Flu," Centers for Disease Control and Prevention, January, 8, 2004, <http://www.cdc.gov/flu/about/qa/coldflu.htm>, October 29, 2009

NOVEMBER'S HISTORY CORNER

In 1918, fighting in World War I came to an end with the signing of an armistice between the Allies and Germany.

In 1929, The Museum of Modern Art in New York City opened.

In 1938, Kate Smith first sang Irving Berlin's "God Bless America" on network radio.

In 1947, Howard Hughes piloted his huge wooden airplane, the "Spruce Goose," on its only flight, which lasted about a minute over Long Beach Harbor in California.

In 1951, direct-dial, coast-to-coast telephone service began as Mayor M. Leslie Denning of Englewood, N.J., called his counterpart in Alameda, Calif.

In 1965, the great Northeast blackout occurred as several states and parts of Canada were hit by a series of power failures, lasting up to 13 ½ hours.

In 1982, the newly finished Vietnam Veterans Memorial was opened to its first visitors in Washington, D.C.

In 1997, the Disney musical "The Lion King" opened on Broadway.

In 2000, Hillary Rodham Clinton was elected to the U.S. Senate from New York, becoming the first, first lady to win public office.

In 2003, President George W. Bush flew to Iraq under extraordinary secrecy and security to spend Thanksgiving with U.S. troops.

In 2007, Hollywood writers went on strike.



General Electric Credit Union

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*Join us for our next presentation
on Thursday, November 19, 2009!*