



SILVER DOLLAR

- February 2010 -

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 February 1, 2010. 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 | 1.48% | 1.49% |
| 1 Year | \$500 | 1.70% | 1.71% |
| 1 Year Jumbo | \$100,000 | 2.06% | 2.08% |
| 18 Month | \$500 | 1.89% | 1.91% |
| 2 Year | \$500 | 2.13% | 2.15% |
| 30 Month | \$500 | 2.67% | 2.70% |
| 5 Year | \$500 | 3.01% | 3.05% |

IRA Certificate Rates

IRA Passbook/Certificates

| | | | |
|--------------|-----------|-------|-------|
| Passbook | \$5.00 | .35% | .35% |
| 1 Year | \$500 | 1.71% | 1.72% |
| 1 Year Jumbo | \$100,000 | 2.07% | 2.09% |
| 18 Month | \$1,000 | 1.90% | 1.91% |
| 2 Year | \$2,000 | 2.15% | 2.17% |
| 3 Year | \$2,000 | 2.69% | 2.72% |
| 5 Year Jumbo | \$100,000 | 3.28% | 3.32% |

Money Market Plus*

| | | |
|-------------------|-------|-------|
| \$10,000 - 49,999 | .80% | .80% |
| \$50,000 - over | 1.80% | 1.81% |

*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 | .35% | .35% |
| Draft | \$1,000 - 7,499.99 | .075% | .075% |
| Draft | \$7,500 - up | .25% | .25% |
| Premium Draft | \$10,000 - 24,999.99 | .75% | .75% |
| Premium Draft | \$25,000 - up | 1.75% | 1.76% |

*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

Let Us Help You Save Money

Looking for ways to save money? Did you know if you have a vehicle, boat, RV, or motorcycle loan financed elsewhere we can likely save you money on that loan? Stop-by or give us a call and tell us about the loan you have financed somewhere else. We'll take the time to analyze how much we could save you each month or over the life of your loan. And currently, if you qualify, we'll take .50% off your current rate* and give you \$50 cash back!

.50% off **AND** **\$50**
YOUR CURRENT RATE* CASH BACK*

In addition to a lower rate and monthly payment, when you refinance your loan with us, we won't charge you an application or processing fee. Plus, if you'd like to pay off your loan early, we don't charge a fee for that either!

Let us help save you money... 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%. (For example: If your current rate, with another financial institution is 5.25% APR, we'll refinance that loan at: 4.75% APR). The \$50 refinance 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.

JOIN US FOR FEBRUARY'S PRESENTATION!

Have you "winterized" your retirement plan? Many pre-retirees are extending their professional careers with the addition of 5-10 years to their "work life sentence" before they can retire. Meanwhile, many retirees are reassessing their retirement (and if they can stay retired) as they watch their nest egg dwindle. Meet financial media personality, **Nathan Bachrach**, and Certified Financial Planner®, **Alex Scott** - members of the financial advisory team in The Financial Mall - at February's Retiree Meeting. Learn new strategies to recession-proof your retirement nest egg without stockpiling your money under your mattress.

Date: Thursday, February 18, 2010

Time: 6:30 p.m.

Place: Reading Road office

Space is limited. Make reservations beginning Monday, February 8, 2010. Please call Angela at: 513.243.4328 ext. 264, to reserve your spot.



513.243.4328 ♦ www.gecreditunion.org ♦ 800.542.7093

Start Off on the Right Foot in the New Year

Now is the perfect time to review and evaluate your finances. And, what better place to do so than at GECU. In addition to our traditional services, such as: savings, checking, and loans, we offer non-traditional services through The Financial Mall.

The Financial Mall, located in our Reading Road office, has professionals in the areas of: Investments*, Insurance, Legal, and Real Estate, available to assist you throughout every stage of your life. Their services include:

- **Investment Services** offers access to comprehensive advisory services including: stock trading, financial

and retirement planning, portfolio management, and more

- **Insurance Services** offers the best protection at the most competitive rates.
- **Legal Services** provides professional legal service by attorneys you can trust.
- **Real Estate Services** offers free money-saving advice on your real estate transaction.

As you take the time to review your entire financial picture, speak to the professionals in The Financial Mall. Call to make your appointment at: 513.243.7887 or stop-by our Reading Road office today.

Come to our February presentation and hear from Investment Services!

Insurance, Investment, Legal, and Real Estate Services available at the Financial Mall, located in General Electric Credit Union's (GECU) Reading Road office. The Financial Mall is provided through CUSO Corp. - a credit union service organization wholly owned by GECU. Insurance Services provided through Bardon Insurance Agency Inc. dba Insurance Services. Investment Services provided by The Financial Network Group, Ltd. through Royal Alliance - Member FINRA, SIPC, and Registered Investment Advisor. The Financial Network Group, Ltd., is not affiliated with GECU. Products offered are not obligations of GECU, nor are they guaranteed by GECU. Investments are not insured by NCUSIF, nor any government agency, and are subject to investment risks, including the possible loss of principal. Legal Services provided through Statman, Harris & Eyrich. Real Estate Services provided through Home Information Network.

*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 General Electric Credit Union, 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.

Reminder...

GECU's 55th Annual Meeting

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

Where: Sharonville Convention Center
11355 Chester Rd, Sharonville

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

Thank you for your continued support!

FEBRUARY'S HISTORY CORNER

In 1910, The Boy Scouts of America was incorporated.

In 1922, President Warren G. Harding had a radio installed in the White House.

In 1933, the first singing telegram was introduced by the Postal Telegram Co. in New York.

In 1942, daylight-saving "war time" went into effect in the United States, with clocks turned one hour forward.

In 1964, the Beatles made their first live

American TV appearance, on "The Ed Sullivan Show."

In 1994, the space shuttle Discovery blasted off with a woman, Air Force Lt. Col. Eileen Collins, in the pilot's seat for the first time.

In 2006, a record 26.9 inches of snow fell in New York's Central Park.

In 2008, General Motors reported losing \$38.7 billion in 2007 and offered buyouts to 74,000 hourly workers.



General Electric Credit Union

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*Join us for our next presentation
on Thursday, February 18, 2010.*