



# SILVER DOLLAR

--JUNE 2006--

## 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](http://www.gecreditunion.org). Share Certificate rates & yields **accurate as of June 1, 2006**. Other APYs accurate as of last dividend declaration date.

Terms	Minimum Balance	Dividend Rates	Annual Percentage Yield
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### GREAT Rates on Share Certificates!!!

#### Share Certificates

182 Day	\$500	4.65%	4.75%
1 Year	\$500	4.91%	5.02%
1 Year Jumbo	\$100,000	5.40%	5.54%
18 Month	\$500	4.95%	5.06%
2 Year	\$500	5.05%	5.17%
30 Month	\$500	5.10%	5.22%
5 Year	\$500	5.15%	5.27%

### GREAT Rates on IRA Certificates!!!

#### IRA Passbook/Certificates

Passbook	\$5.00	1.00%	1.00%
1 Year	\$500	4.92%	5.01%
1 Year Jumbo	\$100,000	5.43%	5.54%
18 Month	\$1,000	5.00%	5.09%
2 Year	\$2,000	5.10%	5.20%
3 Year	\$2,000	5.15%	5.25%
5 Year	\$100,000	5.45%	5.56%

#### Money Market Plus\*

\$10,000-49,999	2.96%	3.00%
\$50,000-over	3.50%	3.56%

\*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 Acct.	\$5.00	1.00%	1.00%
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#### Vacation Club

Share Acct.	\$5.00	1.00%	1.00%
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#### Share/Share Draft

Share Acct.	\$5.00	1.00%	1.00%
Draft*	\$1,000-7,499.99	.075%	.075%
Draft*	\$7,500 - UP	.25%	.25%

\*The minimum balance amounts are for dividend-earning purposes only. There is no 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.

All accounts insured by the NCUA.



## A Used Vehicle at a Great Rate!

Are you looking for a used vehicle? We have a fantastic deal for you with a great low rate on your next purchase.

**6.25%**<sup>APR\*</sup> 2003 & 2002 models 0-60 months

**6.25%**<sup>APR\*</sup> 2000 & 2001 models 0-48 months

**6.99%**<sup>APR\*</sup> 1998 & 1999 models 0-48 months

**6.99%**<sup>APR\*</sup> 1997 & Older models 0-36 months

### Refinance and Receive \$100...

*Have a vehicle loan financed elsewhere?* We can help you save money when you refinance your current vehicle loan, from another institution, with us! **Plus, we'll pay you \$100.\***

### IT'S EASY TO APPLY!

- Call our phone loan center at: 513.243.5626, Monday - Friday from 8:00 a.m. - 8:00 p.m. and Saturday from 9:00 a.m. - 3:00 p.m.
- Go online at: [www.gecreditunion.org](http://www.gecreditunion.org) and click on "Apply"
- Visit most Greater Cincinnati area dealers
- Meet with a loan officer (For added convenience, please make an appointment)

\*These rates are accurate as of press time 5/31/06. Terms and conditions are subject to change without notice. Offer good for qualified borrowers on new loans and refinances from other financial institutions only. APR = Annual Percentage Rate. Rates are subject to approval. 6.25% APR available for up to 60 months on 2002 and 2003 models with a sample repayment schedule of 60 months payments of \$19.46 per \$1,000 borrowed. 6.25% APR available for up to 48 months on 2000 and 2001 models with a sample repayment schedule of 48 monthly payments of \$23.61 per \$1,000 borrowed. 6.99% APR available for up to 48 months on 1998 and 1999 models with a sample repayment schedule of 48 months payments of \$23.95 per \$1,000 borrowed. 6.99% APR available for up to 36 months on 1997 and older models with a sample repayment schedule of 36 monthly payments of \$30.88 per \$1,000 borrowed. The \$100 refinance offer valid on refinances from other financial institutions on a minimum of \$5,000 financed for no less than a 24-month term. The \$100 will be deposited into your Share account upon loan closing. You must be a GEFCU member to apply. GEFCU is an equal opportunity lender.

## ENJOY YOUR SUMMER!

Join us for our monthly meeting starting again in September. Watch for more details in upcoming editions of *Silver Dollar*.

Have a Safe and Happy Summer!



**General Electric Federal Credit Union**

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***Have a great summer!***

***See you in September for our next meeting.***

## JUNE'S HISTORY CORNER

In 1903, Sherlock Holmes' "Adventure of The Mazarine Stone" takes place.

In 1910, Father's Day is celebrated for the first time in Spokane, WA.

In 1911, John McDermott becomes the first American to win the U.S. Open golf tournament.

In 1913, Tiny Broadwick becomes the first woman to parachute from an airplane.

In 1918, the first flight between the Hawaiian Islands takes place.

In 1930, Lou Gehrig hits 3 home runs in a game, while Babe Ruth hits 3 home runs in a doubleheader.

In 1936, "Gone With the Wind" by Margaret Mitchell is published.

In 1940, "Quiz Kids?" premieres on radio.

In 1948, the first stored computer program runs on Manchester Mark I.

In 1949, "Hopalong Cassidy" becomes the first network western program on NBC.

In 1955, Walt Disney's "Lady & the Tramp" is released.

In 1966, Sheila Scott completes the first round-the-world solo flight by a woman.

In 1970, the first baseball game at Cincinnati's Riverfront Stadium is played.

In 1972, the Cincinnati Reds are 11 games back and go on to win the pennant.

In 1982, Prince Charles and Lady Diana name their first baby "William."

## Online Services Makes "Banking" Easy

This time of year brings hot weather and busy summer schedules... traveling, cook-outs, baseball games, and more. You may find it hard to get to the credit union to access your account and perform transactions. We make it easy, and cooler, for you with our Online Services. You can access your account(s) right from your home, day or night.

### **FREE Online Banking**

Having access to your accounts when you need it is very important. With FREE Online Banking you can monitor your account(s) and perform almost any transaction, from requesting a withdrawal to setting-up automatic

transfers to viewing GEFCU credit card information. FREE Online Banking is a safe and secure way to "bank" anytime, anywhere.

### **FREE E-Statements**

E-Statements are a safe and fast way to receive your monthly statement... making this a great complement to FREE Online Banking (*You must be enrolled in Online Banking to receive E-Statements*). Each month, you'll receive an email stating that your monthly statement is available to view and print through Online Banking. By choosing to receive E-Statements, you eliminate any chance for someone to take it from your mailbox. Not only

are E-Statements safer, but they're faster too!

### **Web BillPay**

Our Web BillPay service allows you to pay your bills right from your FREE GEFCU Checking account. And, you get to keep your money longer. We have changed the rules with our BillPay; the money doesn't come out of your account until the payment clears (*unlike other BillPay providers*).

Signing-up for these services, or finding out more, is easy! Visit our website and mouse over "Account Access" and you'll be on your way.

**[www.gecreditunion.org](http://www.gecreditunion.org)**