



SILVER DOLLAR

- July 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 July 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	1.28%	1.29%
1 Year	\$500	1.50%	1.51%
1 Year Jumbo	\$100,000	1.86%	1.88%
18 Month	\$500	1.69%	1.70%
2 Year	\$500	1.93%	1.95%
30 Month	\$500	2.47%	2.50%
5 Year	\$500	3.01%	3.05%

IRA Certificate Rates

IRA Passbook/Certificates			
Passbook	\$5.00	.25%	.25%
1 Year	\$500	1.51%	1.52%
1 Year Jumbo	\$100,000	1.87%	1.88%
18 Month	\$1,000	1.70%	1.71%
2 Year	\$2,000	1.95%	1.96%
3 Year	\$2,000	2.49%	2.51%
5 Year Jumbo	\$100,000	3.08%	3.12%
Money Market Plus*			
	\$10,000 - 49,999	.50%	.50%
	\$50,000 - over	1.50%	1.51%

*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	.25%	.25%

Share/Share Draft			
Share Acct.	\$5.00	.25%	.25%
Draft & HSA	\$1,000 - 7,499.99	.025%	.025%
Draft & HSA	\$7,500 - up	.10%	.10%
Premium Draft	\$10,000 - 24,999.99	.35%	.35%
Premium Draft	\$25,000 - up	1.25%	1.26%

*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

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Alex Scott is a Certified Financial Planner® and member of the Financial Planning Department at The Financial Network Group, Ltd. (FNG). The FNG team is comprised of some of the nation's top wealth advisors.* FNG is an established firm with a knowledgeable team of investment professionals and is an independent Registered Investment Advisor that offers access to investment services, retirement planning, and financial education. In addition, FNG helps clients evaluate their portfolios and address their financial goals.



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To contact Alex Scott, call him at: 513-243-6510

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*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. 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.

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513.243.4328 ♦ www.gecreditunion.org ♦ 800.542.7093



Enjoy Your Summer...

We'll see you at our next meeting in September.

JULY'S HISTORY CORNER

In 1963, ZIP codes go into use.

In 1969, Neil Armstrong becomes the first

person to walk on the moon.

In 1999, John F. Kennedy Jr. dies in a

plane crash off Martha's Vineyard.

In 2002, Steve Fossett became the first

person to round the world nonstop in a hot

air balloon.

In 2005, Lance Armstrong won a record

setting seventh consecutive Tour de

France and retired from the sport.

Mo. fills a pastry cone with two scoops

of ice cream, and the ice cream cone is

invented.

In 1904, World War I began.

In 1940, Bugs Bunny debuts in Warner

Brothers' animated cartoon "A Wild Hare."

In 1955, Disneyland opens in Anaheim,

Calif.

In 1902, the air conditioner was invented.

In 1956, Dick Clark hosts "American

Bandstand" for the first time.

In 1904, Charles E. Minches of St. Louis,

In 1775, Benjamin Franklin became the

first Postmaster General.

In 1847, U.S. postage stamps went on

sale for the first time.

In 1867, Alfred Nobel demonstrates

dynamic.

In 1898, the radio is patented by Guglielmo

Marconi.

In 1902, the air conditioner was invented.

Protect Yourself from Health Insurance Frauds

- There are many types of frauds that criminals attempt everyday. Health insurance frauds are becoming all too common and many are geared toward older adults. The following are schemes to be cautious of:
 - **Medical Equipment Fraud:** Manufacturers offer "free" products to individuals and then charge for products not needed and/or not delivered.
 - **"Rolling Lab" Schemes:** Unnecessary and sometimes fake tests are given to individuals at health clubs, retirement homes, or shopping malls and billed to insurance companies or Medicare.
 - **Services Not Performed:** Customers or providers bill insurers for services not

- **Medicare Fraud:** Medicare fraud can be given or by submitting fake bills.
- **Take the form of any of the frauds above.** Since a physician has to sign a form certifying that equipment or testing is needed before Medicare pays for it, counterfeit signatures or bribe corrupt doctors to sign the forms.

Tips to Avoid Health Insurance Frauds:

- Never sign blank insurance claim forms.
- Never give blanket authorization to a medical provider to bill for services.
- Ask your medical providers what they will charge and what you will be expected to pay out-of-pocket.

equipment for you.

- Carefully review your insurer's explanation of the benefits statement.
- Do not do business with door-to-door or telephone salespeople who tell you that services of medical equipment are free.
- Give your insurance/Medicare identification only to those who have provided you with medical services.
- Keep records of all appointments.
- Know if your physician ordered equipment for you.

And, if something doesn't seem right, ask your provider or insurer immediately.