

To the Point



We do business in accordance with the Federal Fair Lending Laws and the Equal Credit Opportunity Act. Federally Insured by NCUA.

Newsletter for GE Credit Union's Members

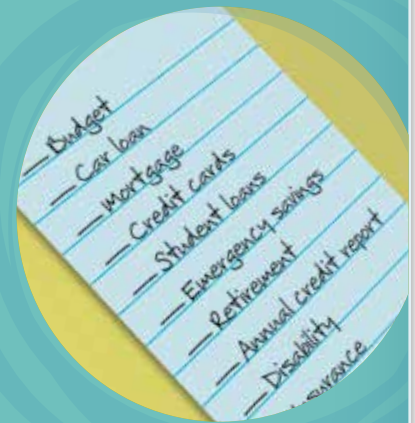
4th Quarter 2015

October is Financial Health Check-Up Month!

Can refinancing debts save you money?

Sit down in private with one of our member service reps to see where we can help you save money and better prepare for the future.

Depending on your circumstances, you might want to refinance your vehicle (or other loans) from another financial institution. **With auto loan rates as low as 1.99% APR* and the chance to earn 1% cash-back when you refinance** from another financial institution, the opportunities to save are numerous. Contact your local branch to schedule your financial health check-up. We are committed to helping you save money!



* Offer ends November 25, 2015 and is subject to change without notice. Rate reflects a term of 48 months. Rate with automatic payment may be 0.25% lower as long as the rate does not drop below 1.99%. This offer is good for any non-GE Credit Union vehicle loans only and is contingent on meeting GE Credit Union income and loan-to-value eligibility requirements. Rates and terms depend on the individual creditworthiness of each borrower. A check for 1% of the loan amount will be issued upon disbursement. TAX INFO: You are responsible for all taxes related to any cashback payments. If you receive more than \$600 cash back, GE Credit Union will send you a year-end 1099 MISC tax statement. Consult your tax adviser about whether you should report the cash back on your tax return.

TruStage™ Auto and Home Insurance

You trust GE Credit Union to provide you and your family with quality products and services to meet your financial needs. We've joined with a dedicated team of insurance professionals to bring you the TruStage™ Auto and Home Insurance Program.

- TruStage™ Auto and Home Insurance Program is the property and casualty coverage solution preferred by most credit unions and their members
- Convenient e-service, pay your bill or make changes to your policy, even report a claim
- Receive fast, easy access to claims service 24-hours a day
- Obtain a free, no-obligation quote



TruStage™ Auto & Home Insurance Program is made available through TruStage Insurance Agency, LLC and issued by leading insurance companies. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverages and limitations. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.

Back By Popular Demand!

1% CASH BACK* when you refinance!

- Autos, vans, trucks and motorcycles
- Flexible terms available for all loan types



NEW! USED² & REFI² AUTO LOANS
as low as
1.99% APR*

* This promotional offer ends November 25, 2015. See website for full disclosures.

myGECreditUnion.com/Auto

Meet our Scholarship Winners

We are excited to announce the scholarship awardees for the 2015-2016 academic year. Three scholarships have been awarded in honor of Don Bronowicz based on academic achievement and extra-curricular activities, including community service. These students were also asked to write a short essay explaining what our tagline, "Your Money. Your Dreams. Our Commitment" means to them. We believe the three scholars we have chosen not only excelled in both academics and extra-curricular activities but successfully articulated what our tagline meant to them.

We would like to congratulate Edward Mazzilli from Upper Merion Area High School and Tatiana Gay from West Haven High School as they are our \$1,000 scholarship winners. We would also like to congratulate Anna Huebner from Joseph A. Foran High School for being our \$500 scholarship winner.

Thank you to all participants for your wonderful essays and congratulations again to each of our scholarship recipients. We wish you all the best as you pursue your academic goals!

Edward



Tatiana



Anna



Refer a Member Program You could each earn up to \$50!*

Happy with the services you receive at GE Credit Union? Tell everyone! We'll make it worth your while by giving you up to \$50* for each new co-worker, family member or eligible friend who joins.

- Get \$25 each when a new referred member joins with both Share Savings and 3Point Checking accounts¹
- \$35 each when a new referred member joins with Savings and any type loan^{1,2}
- \$50 each when a new referred member joins with Savings and 3Point Checking accounts plus a loan^{1,2}



* Existing and referred members must be 17 years of age. Employees and Directors of GE Credit Union and members of their immediate families are not eligible to receive rewards. This offer may expire at the discretion of GE Credit Union. Rewards may be subject to income tax reporting.

¹ Savings and checking referral rewards will be granted when the new member's account(s) have been open and in good standing for 45 days. Reward will be deposited in each member's share savings account within 55 days of the new member joining.

² Qualifying loans are mortgage, home equity loan, home equity line of credit, personal loan, or vehicle loan, with minimum \$5,000 disbursement within 90 days of joining date. \$35 referral rewards will be deposited in each member's share savings account within 10 days of loan disbursement.

Sign up for eStatements and we'll give you \$5!

- Enroll in eStatements and enjoy the convenience of accessing them online while protecting statements from being lost or stolen in the mail. Follow these steps to register:

1. Visit myGECreditUnion.com and sign in to your Online Banker account.
2. **Select** Online Statements
3. **Read and accept** the Electronic Signature Act Disclosure.
4. **Complete** the required information, and click I Agree.

You will receive an email notification each month when your statement is ready for viewing.

*\$5 bonus will be deposited by November 16, 2015, into your share savings account.

