



BRIGHT HORIZONS

A Message from the CEO



Patrick L. Taylor

For the past 53 years, we have been recognized by our logo, name, competitive rates, and quality member service. All these have been vital to the strength of our organization. As we continue to grow, we feel it is necessary to “refresh” and enhance our image as a leader among credit unions. We feel now is the right time... our time!

I am pleased to introduce to you the new look of General Electric Evendale Employees Federal Credit Union.

Through this newsletter and our promotional pieces, branch locations, website, and more, you will begin to see this new look. With this refreshing change, we want our current and potential members to recognize us and realize they are a part of one of the strongest, most sound financial institutions in the country. And, what better way to display our new brand than with our new branch office in Loveland/Symmes Township.

This new state-of-the-art branch, which opened last month, is located near the intersection of Loveland-Madeira Road and East Kemper Road, not far from I-275. From the moment you walk into the office, you will get a true sense and feel for our new look. You will visually see what credit union membership is all about and why we are different than most. In our ongoing efforts to serve you with quality member service, you'll have the option of performing transactions at: the teller windows, two drive-through windows, and a drive-through and a walk-up ATM - all at no charge. Another popular convenience is a coin counter to help you count all your loose change. Plus, you'll be informed about current promotions and events at GEFCU on the plasma TV screens located throughout the lobby. We are also implementing a new, optional security feature called “identiCenter,” its added security through biometrics. Biometrics allows us to properly identify you by reading the logarithmic values of your fingerprints; your actual fingerprint is never stored. “identiCenter” eliminates any chance for identity theft and allows members to transact business without any further identification. This new feature is strictly optional. I encourage you to stop-in and check out our beautiful new office and its amenities.

As we move to the future, I hope you'll be just as excited and refreshed with our new look as we are. Our new brand was created with the principle philosophy of “People Helping People” and we will continue to stand by our members as we always have with great products and services and top quality member service. Our goal is to make a difference in the lives of our members and to help you achieve your dreams... Because we can!

And, as always, I sincerely thank you for your continued trust and support of our credit union!

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Holiday Closings

Monday, October 8, 2007

Observance of Columbus Day

Monday, November 12, 2007

Observance of Veterans' Day

Access to your account is available through Online Banking, Sourceline, and any ATM.

Did You Know?

Did you know our Loveland/Symmes Township office is open?



Last month, our newest, state-of-the-art branch opened at 10501 Loveland-Madeira Road, near the corner of Loveland-Madeira Road and East Kemper Road. This office offers members many conveniences, including:

- Drive-through teller windows; for added security, you will need to provide photo identification to perform transactions.
- ATMs and night depositories; one drive-through and one walk-up. And, these ATMs do not use envelopes; simply insert your checks into the machine. Your receipt will provide you with scanned images of your deposited checks.*
- Coin counter for easily processing your loose change.
- Teller windows, loan offices, and more!

And, it also offers optional, added security to your account through "identiCenter: biometrics." Biometrics security identifies you through the logarithmic values of your fingerprints; your fingerprints are never stored.

If you are in the area, please stop-in and see our new office. The hours are:

Monday-Thursday.....9:00 a.m. - 5:00 p.m.
Friday.....9:00 a.m. - 6:00 p.m.
Saturday9:00 a.m. - 2:00 p.m.

*The ATMs do not accept cash deposits. To make a cash deposit, please visit during office hours or drop your deposit into the night depositories (located next to each ATM).

Call for Candidates

We are seeking volunteers for three (3) Board of Director positions.

To learn how you can become a Board of Director candidate, call Angela Bachmann at: 513.243.4328 ext. 264.

Completed applications are due by 5:00 p.m. on Friday, October 12, 2007.

*Candidates must be a General Electric Federal Credit Union member in good standing and at least 18 years of age.

DOUBLE Reward Yourself

EARN DOUBLE POINTS ON YOUR VISA® PLATINUM CARD

Believe it or not, the holidays are only a couple of months away. As you start purchasing items from your holiday shopping list, use the card that rewards you! From now until February 1, 2008, you'll receive two points for every net dollar spent or transferred.

For every \$1 you receive 2 points!

For example: Transfer \$600 from a non-GEFCU credit card, and receive 1,200 points or, make a purchase of \$220 and receive 440 points!

To redeem your CURewards points, visit our website at: www.gecreditunion.org and click on "Products and Services," then on "Credit Cards," and then click on the "VISA Platinum" link to CURewards.

Make all of your holiday purchases with a GEFCU VISA Platinum card and earn double rewards on net purchases. Buy presents for friends and family and "reward" yourself with double points!

-- Don't have a VISA Platinum credit card? --

Our VISA Platinum credit card offers a **fixed, low rate**. This is not a teaser introductory rate, it's really this low ALL the time. Plus, there's no annual fee, no charge to transfer balances, and no universal default rate. And, you can reward yourself with premium merchandise or travel rewards through CURewards!

8.99% APR*

Apply Today!

- **Go online anytime at:** www.gecreditunion.org and click on "Apply"
- **Call the phone loan center at:** 513.243.5626 or 888.670.5626, Monday - Friday from 8:00 a.m. - 7:00 p.m. and Saturday from 9:00 a.m. - 2:00 p.m.
- **Contact a Member Service Representative** to request an application to be mailed: 513.243.4328 or 800.542.7093 or by email to: memberservices@gecreditunion.org
- **Visit your local GEFCU office**

*Upon approved credit. APR = Annual Percentage Rate. CURewards: Every dollar in qualifying purchases, net of returns, member charges to their Platinum credit card account eligible in this rewards program earns one point. Points will expire after five years, no points will be available on business cards or if participant is in any account violation with us. Maximum points earned per calendar year is 250,000. For further program rules and conditions, refer to the CURewards disclosure included with your VISA Platinum card or visit our website at: www.gecreditunion.org. From October 1, 2007 through February 1, 2008, you will receive double points for every qualifying, net purchase or balance transfer. Offer valid up to credit limit. Existing GEFCU loan or credit card balances do not qualify for the special double point offer. Platinum card: 8.99% APR is a fixed rate. All APRs may increase to a fixed Default Rate of 15.00% APR anytime you exceed 55 days delinquent or exceed your credit line. Default APRs will be effective starting the billing period immediately after the occurrence of either of the specified events. The Default APRs may decrease to the original, non-Default APRs if the account remains occurrence free for a period of six (6) straight months. During any Default period, CURewards points will not be rewarded and any existing points will be suspended. Existing CURewards points will be reinstated if the account remains occurrence free for a period of six (6) straight months. Other card plans are available. GEFCU is an equal opportunity lender. Contact GEFCU for details.

Business Lending Options Available

Do you have a business idea? Perhaps you already own a business and are thinking of expanding? Either way, turn to us for any business lending needs.

- Commercial real estate
- Franchise purchases
- Business vehicle loans
- Medical equipment purchases
- SBA loans
- Start-up companies
- Consolidate business debt
- And, much more!

Our business lending professionals' goal is to help your business succeed. We offer:

- Simple loan processes
- Low closing costs
- Quick approvals
- Great rates
- No pre-payment penalties
- And, much more!

**Thinking about a business loan or looking to refinance one you already have?
Call our professionals today.**

Tim Ballinger: 513.243.4200 ♦ Neil Peterson: 513.243.4328

We can help with your business lending needs!

11th Annual Cunningham Scholarship

For the past 10 years, we have assisted many students with their education through our **Robert A. Cunningham Memorial Scholarship**. We again, are pleased to offer this scholarship to graduating, college-bound high school seniors.



Robert A. Cunningham

Robert A. Cunningham served as a volunteer on the Board of Directors for 30 years. He was very passionate about volunteering and helping educate young adults. Mr. Cunningham was not only a dedicated member, but also a friend. It is in his memory that we offer this scholarship.

This scholarship recognizes five outstanding high school seniors who portray the spirit of volunteerism. Each of the recipients will receive a one-time award of \$2,000; for a total of \$10,000 in annual scholarships.

Applicants must meet the following guidelines:

- College-bound high school senior with a strong academic record.
- Member of GEFCU with his or her own account.
- College-bound high school senior involved in volunteer activities.

Interested applicants must submit:

- A completed application along with an essay.
- Two letters of recommendation.
- An official copy of his or her high school transcripts.

Applications must be received no later than **Wednesday, January 9, 2008.**

Applications may be obtained by:

- Visiting our website: www.gecreditunion.org, click on "About" and then "Current Promotions."
- Calling Member Services at: 513.243.4328 or 800.542.7093.
- Requesting one by email at: memberservices@gecreditunion.org.
- Stopping-by your local credit union office.
- Seeing your high school guidance counselor.

A scholarship committee will review each application. Interviewing and recipient selection will take place in February and March 2008. Applicants will be notified of their results by mail.

Premium FREE Checking

Our *Premium FREE Checking* account offers you one of the highest checking account rates around and has great additional benefits:

3.04%^{APY}¹

for balances \$10,000 - \$24,999.99

4.08%^{APY}¹

for balances \$25,000 and above

- ✓ Tiered premium dividend rates; earn a higher rate with a higher balance
- ✓ No monthly fee no matter what your balance is
- ✓ FREE convenience services such as: Online Banking, E-Statements, and Web BillPay²
- ✓ FREE 3x5 or 5x5 safe deposit box rental for the first year³

PLUS, WITH OUR PREMIUM FREE CHECKING ACCOUNT, YOU'LL ALSO RECEIVE:

- ✓ A CashPlu\$ ATM/Debit MasterCard[®] with NO annual fee
- ✓ Your choice of one of our NO annual fee, reward-earning credit cards: VISA[®] Platinum with travel or merchandise rewards or our VISA[®] Gold with cash back rewards

Open your Premium FREE Checking account today!

- Visit any office location
- Go to our website: www.gecreditunion.org; click on "Products and Services," and then "Checking"
- Contact us at: 513.243.4328/800.542.7093 or email us at: memberservices@gecreditunion.org

¹ APY = Annual Percentage Yield. There is a \$10,000 minimum at account opening. If the balance falls below \$10,000 any day during the month, there will be no dividends paid on that day. The dividend rate and Annual Percentage Yield that corresponds to the applicable deposit tier is paid on the full balance in the account. The dividend rates and annual percentage yield may change at anytime. Dividends will be calculated daily and credited to your account monthly.

² Web BillPay is free to all members who are signed-up for our FREE E-Statement service. If, however, you unsubscribe from E-Statements - or choose not to be an E-Statement subscriber - you'll be charged \$4.95/month.

³ Offer valid on a first come, first serve basis; while supplies last. This offer cannot be used in conjunction with other certificates, coupons, or special offers. Contact GEFCU for pricing information.

What Would You Rather Be Doing?



Wouldn't you rather be spending your time doing something other than paying bills? With Web BillPay, you can! Web BillPay allows you to pay your bills at a fraction of the time. You won't have to spend the time writing and signing checks and traveling to the post office; with just a few clicks of the mouse, you can pay your bills and enjoy the rest of your time!

IN ADDITION TO SAVING YOU TIME, WEB BILLPAY:

- Saves you money on stamps, envelopes, and checks
- Guarantees your online payments arrive on time; no more late fees
- Provides more security than your payments sent through the mail

Spend your time doing something fun... sign-up for Web BillPay today!

START TODAY:

- Web BillPay is accessed through Online Banking (You must first be an Online Banking user and have a GEFCU checking account; it's free and easy to sign-up at: www.gecreditunion.org).
- Web BillPay withdraws the payments you make from your GEFCU checking account.
- **Get it for FREE!*** If you elect to receive FREE E-Statements rather than paper statements, you'll have free access to this fantastic service.

*Web BillPay is FREE for all members who are signed-up for our FREE E-Statement service. If, however, you unsubscribe from E-Statements - or choose not to be an E-Statement subscriber - you will be charged \$4.95/month for unlimited usage. To sign-up for E-Statements, log-in to Online Banking, mouse over "Services," and click on "E-Statements."

Legal Assistance You Can Trust

At some point in your life, you will need legal assistance. Whether you are planning your estate, drawing up a will, or even adopting a child, an attorney's services are invaluable. Having the name and number of a good attorney, before the need for one arises, will help prepare you for a time when legal assistance is necessary. The law firm of Statman, Harris, and Eyrich is available in the Financial Mall at our Reading Road office, to meet your legal needs and serve your best interests.

- Wills, trusts, and living trusts
- Personal injury and civil litigation
- Medical malpractice and wrongful death
- Divorce/dissolution
- Child custody/support issues
- Additional services available

Stop-by our **FINANCIAL MALL** and speak with the professionals of **Legal Services** or contact them at: **513.243.8300** to make an appointment. For additional information, visit our website at: www.gecreditunion.org, mouse over "Products and Services" and click on "Legal Services."

Legal Services provides all members assistance with:

- Estate planning and administration

Legal Services is provided through CUSO Corp. - a credit union service organization wholly owned by General Electric Evendale Employees Federal Credit Union and is located in the Credit Union's Reading Road office. Legal Services is made up of attorneys from the Cincinnati law firm Statman, Harris, and Eyrich.

Condensed Financial Statement

Number of Members	54,592
Loans	\$464,552,989
Shares.....	\$570,382,522
Assets.....	\$723,984,021

Ending August 31, 2007

Main Office

10485 Reading Road
Cincinnati, OH 45241
513.243.4328 or 800.542.7093

Main Office Hours

Mon - Thurs: 9:00 a.m. - 5:00 p.m.
Fri: 9:00 a.m. - 6:00 p.m.
Sat: 9:00 a.m. - 2:00 p.m.

Please contact us or visit our website for other locations and hours.

Financial Mall

10485 Reading Road
Cincinnati, OH 45241
513.243.7887

Mon - Fri: 9:00 a.m. - 5:00 p.m.

Sourceline

513.243.3333 or 800.589.2875

Website

www.gecreditunion.org

Email

memberservices@gecreditunion.org

24-hour Credit Cardholder Service

Phone:800.654.7728

For Lost or Stolen Credit Cards

Phone:800.654.7728

For Lost or Stolen Debit/ATM Cards*

Phone:800.528.2273

*Call GEFCU during regular business hours to report a lost or stolen debit/ATM card. Please use this number during non-business hours.

Bright Horizons is published monthly by General Electric Evendale Employees Federal Credit Union for its members. Availability, terms and rates of services are current at press-time; however, they are subject to change as determined by the credit union Board of Directors without prior notice. Questions about the newsletter should be directed to the Marketing department at: 513.243.4328.

NCUA The Credit Union is federally insured by National Credit Union Administration.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



Printed on recyclable paper.

GENERAL ELECTRIC EVENDALE EMPLOYEES FEDERAL CREDIT UNION

FEE SCHEDULE

Effective: October 1, 2007

Any fees charged against a member's account(s) will reduce the APY.

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

There are no charges levied against any of our accounts other than what is listed below. Each item is quoted on a "per item" basis.

SHARE/SHARE DRAFT FEES

ACH/Draft Stop Payment	\$25.00
Non-Sufficient Funds - ACH, Draft, and ATM	\$30.00
Non-Sufficient Funds - Exceeding Reg. D Transfers Limit	\$30.00
Uncollectible Deposit	\$10.00
Copy of Drafts	\$1.50
Check Printing (<i>Fee Depends on Style of Check</i>)	Minimum \$13.00 per 150
Money Market Check Printing	\$5.50 per 30
Certified Checks	\$4.00
ATM Withdrawal - Outside of Network	\$.75
ATM Withdrawal - Inside of Network	\$.50
Non-Member ATM Surcharge Fee	\$1.50
Inactive Share Account	\$3.00/Month
Inactive Share Draft Account	\$3.00/Month

CONSUMER LOAN FEES

Loan Payment Processing Convenience: Processing loan payments with non-General Electric Evendale Employees Federal Credit Union debit/credit card	\$3.00
Overdraft Loan Advance: * Created by check, in-person withdrawal, ATM/Debit transaction, ACH, or other electronic means	\$1.25/Advance
Overdraft Protection Payment Late Charge: Occurs when payment is more than 15 days late	\$8.00
Change of Terms	\$25.00
Title Filing	Fee varies by state.
Returned Item Charge: A loan payment, from another financial institution, that is returned to us unpaid	\$25.00
Late Consumer Loan Payment	\$30.00

MISCELLANEOUS FEES

Money Order	\$1.00
Traveler's Cheques	1% of Amount
Wire Transfer Fee	International \$35.00 Domestic \$15.00
Garnishment Processing	\$25.00
Replacement ATM/Debit/Credit Card Charge	\$5.00/Card
Web BillPay (<i>FREE with E-Statements</i>)	\$4.95/Month
Account Printouts	\$1.00
Statement Copy - <i>Current and Previous Year</i>	\$2.00
Statement Copy - <i>Prior to Previous Year</i>	\$3.00
Account Research (Minimum One Hour Charge)	\$15.00/Hour

*This fee can be avoided by self-transferring the funds through Online Banking.

Fees in bold are either new or are being updated.