

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

2nd Quarter 2015

Get one year of FREE roadside assistance** with your new or used auto loan

between now and May 30, 2015

We're committed to giving you more than just a great rate: For a limited time, your new or used vehicle loan comes with one year of FREE roadside assistance through Credit Union Auto Club. This great service includes:

- 24/7/365 service from over 30,000 service providers
- Emergency roadside assistance—flats, jumps, gas, towing and more

GE Credit Union can help no matter where you are in the process of buying a new or used car. Apply for your GE Credit Union auto loan at myGECreditUnion.com, on our mobile app, by calling 800.992.8472 or at any GE Credit Union branch.



* Offers and rates subject to change without notice. Rate reflects a term of 48 months. Rate with automatic payment will be 0.25% lower. NEW: Finance 100% of purchase price. Valid dealer purchase order required. Never registered and <1,500 miles. USED: Vehicle model years 2010 to 2015: Finance up to 100% of the clean retail value with terms up to 72 months. Vehicle model years 2009 to 2005: Finance up to 100%+ clean retail value, not to exceed 125,000 miles, up to 60 months. Classic cars or vehicles older than 2004† (†Call credit union for additional details.) **Free roadside assistance program applies only to loans disbursed through GE Credit Union. Offer applies to loans for which applications were received between April 1, 2015 and May 31, 2015.

COMMIT TO LESS MAILBOX CLUTTER Go Green & Get Green!

Enjoy a \$5 bonus deposit when you log into Online Banker and enroll in eStatements in April!



*\$5 bonus will be deposited into your share savings account by May 15, 2015.

Save when you transfer your balances to a GE Credit Union VISA!

FOR NEW OR EXISTING ACCOUNTS!



*Transfers must be completed by 5/30/15. Full details on myGECreditUnion.com/Transfer

Upcoming Branch Events

MILFORD, CT

April 16, 5:30PM: Retirement Planning Seminar

Sign up for our first complimentary educational Retirement Planning seminar at our Bic Drive Milford headquarters. Space is limited. Refreshments provided.

Reserve your spot today by contacting Al DelVecchio at albert.delvecchio@cusonet.com; 800.992.8472 x3003 or via text at 203.505.5443.

LYNCHBURG, VA

April 16, 11:30AM–1:30PM: Help us celebrate 15 years!

Raffles, specials and more. Stop by our Wards Road branch for a live remote with WYYD.

Also, schedule your **FREE 30-minute financial health check up** any time during April! Call 434.237.2141 to reserve your spot!

PUERTO RICO

May 20, 10:00AM–3:00PM:

Health fair Stop by our table in the cafeteria.

GE Credit Union's 2015 Annual Meeting

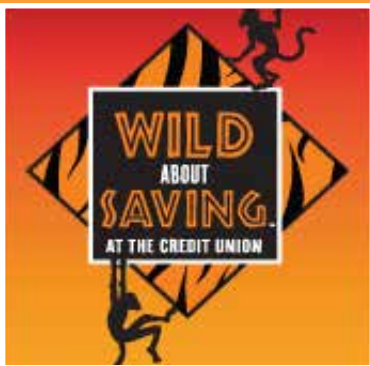
5:00PM, Tuesday, June 16, 2015, 265 Bic Drive, Milford, CT

The 2015 Nominees for the Board of Directors are Michael LoStocco, Steven Pepe and Donald Langreich. If you wish to be considered for the 2015 Board of Directors, please send your name, qualifications, and/or resume to: GE Credit Union Nominating Committee, 265 Bic Drive, Milford, CT 06461. If you would like to attend, please call 203.882.3022, or email Audra.Wilder@myGECreditUnion.com.

April is National Credit Union Youth Week!

MONTH

Visit your branch in April and help us celebrate National Credit Union Youth Week all month long. We are committed to showing youth and teens how to be “Wild about Saving™” at the credit union. Open a new account for your child in April and be entered to win a \$50 bonus deposit!



**Must be a new member under 18 years of age to be entered. Winner will be chosen at random on May 1, 2015.*

Commit to Building a Good Credit Score at an Early Age

There are all kinds of “credit” — you can take all the credit, give credit where credit is due, or earn extra credit in class.

There’s also another type of credit—financial credit—that deals with borrowing money.

You probably borrow money from friends and family. Pretty soon you might be interested in borrowing from your credit union.

Whether or not you can do that will depend on a special kind of grade. It’s called a “credit score.”

What’s a credit score?

Your credit score is a lot like the As, Bs, and Cs on your report card. Just like your grades show what kind of student you are, your credit score shows what kind of money manager you are.

Your credit score is a three-digit number that helps lenders decide whether or not to lend you money, and at what price.

That number is based on mathematical formulas that use your habits and borrowing history to find out how likely you are to pay back a loan.

Here’s an example: Think of all the times you’ve borrowed a dollar from a friend or parent that you didn’t pay back. If all of that unpaid money appeared on your credit report, what would it look like? Your credit history shows how much money you’ve borrowed, how much you owe, and how well you’ve done at paying it back. It follows you wherever you go and can change over time. Your credit score helps lenders determine how dependable you are. The higher your score, the more options you will have.

Why should you care?

If you start thinking about your future now, and practice good habits, you’ll be ready when it’s time to start building your credit and take out loans.

A good credit score means freedom to buy what you want and freedom of knowing that you’re covered in case of a big expense. And really, isn’t freedom what it’s all about?

Stop in and ask about starting to work toward a high credit score today.

It’s time for our annual GE Credit Union Scholarship Applications

GE Credit Union will award two \$1,000 and one \$500 college scholarships for the 2015-2016 academic year!

Applicants must be planning to attend college as a full-time undergraduate in the fall of 2015. Applicants must be a GE Credit Union member to receive a scholarship award.

Applications are available at your branch, myGECreditUnion.com/Scholarship, or by calling 800.992.8472 today. **Application deadline is May 30, 2015.** Full details are available online.



CALLING ALL STUDENTS

Open a Student Checking Account by May 30 and we’ll deposit \$50 in it!*

Start your financial journey off right!

**Student ID must be shown. Student Checking accounts are free for four years from date of opening. Account must be opened by 5/30/15 and maintained for 6 months.*