With the holidays around the corner, you may be tempted to look at a store credit card to receive a one-time discount. Chances are, the card comes with an annual fee, high interest rate, or both. Don’t be pressured at the check-out line; choose a card with great all-around features!

At GECU, our credit card programs are simple to understand, with industry-low rates, no annual fee, and great reward programs. Whether you prefer to earn cash back or points you can redeem for: merchandise, travel, and gift cards, we have you covered. And, Visa® Platinum cardholders will earn double points on net purchases and balance transfers through December 31st – perfect for holiday shopping!

When it comes to choosing a credit card, don’t settle for mediocre; reward yourself with a GECU credit card through the holidays and every day!

For more details on our Platinum card and our other credit cards, or to apply, visit: www.gecreditunion.org/credit-cards or contact us (see page 4).

GECU membership is required for use of our products and services. Contact us for membership details. Upon approved credit. *Credit Card: Regular purchase APR applies; foreign transaction fee is 1% of each transaction in U.S. dollars. **CU Rewards: Earn one point for every dollar in qualifying purchases, net of returns, or for every dollar of a transferred balance from a non-GECU credit card, when charged to the Platinum credit card. From November 1, 2015 through December 31, 2015, you will receive double points for every qualifying, net purchase or balance transfer. Existing GECU loan or credit card balances do not qualify for the special double points offer. Maximum points earned per calendar year is 250,000. Offer valid up to credit limit. Points expire at five years, to the end of year earned on a “first-in, first-out” basis. Points are not available for business cards/purchases or if participant is in any account violation with GECU. For further program rules and conditions, refer to the CU Rewards disclosure included with your Visa Platinum card or visit our website and click “Disclosures” at the bottom of any page.
This has been the year of changes at GECU! The most notable was the change in leadership with the retirement of our former CEO, Patrick Taylor, who closed out a 57 year career at GECU. With that, we welcomed Tim Ballinger, who has been with GECU for over twenty years, and now serves as our President and CEO. In addition to our leadership transition, we are working hard to improve efficiencies with a multitude of enhancements; I encourage you to read about a few we’re ready to share, on the back page of this newsletter. Members will see how dedicated we are to improving our products and services to enhance their financial lives.

GECU continues to thrive as the largest credit union and one of the largest financial institutions in the Greater Cincinnati area. We stand above the rest by offering: the lowest possible rates on consumer and business loans; straightforward, hassle-free options on our everyday products and services; and non-commissioned professionals who look out for your best interests, just to name a few. Deposit products are another area where we continue to shine as our Share Certificate rates rank amongst the top of the Local Rate Report in the Saturday edition of the Cincinnati Enquirer. We are also highly-competitive on the national level too, with products like our Money Market or Premium Free Checking accounts.

Providing value to our members can be seen every day. When it comes to our truly free checking account, with us, free is the rule, rather than the exception. We recently compared monthly checking account fees at two local financial institutions (Fi)* and found Fi #1 was $12/month and Fi #2 was $11/month, while ours was $0/month. Both institutions had certain requirements to meet for the monthly fee to be waived, while our free checking comes with no monthly fee and no other requirement to keep it free.*

As the year comes to a close, we’d like to take a moment and thank all our members and Select Employer Groups for their loyalty; we appreciate your support! For those who haven’t experienced the membership advantages of GECU, please contact us today and let us show you why we’re the best financial choice for you and your family. Now’s the time to make the switch... we’re looking forward to 2016 with excitement as more great things will be happening at GECU!

We wish you and your family a happy holiday season!

Want to know more? To become a member, or for your company to become a Select Employer Group (SEG), contact Kristen Herlihy at: 513.243.4328/800.542.7093 ext. 229 or by email at: kristen.herlihy@gecreditunion.org. You may also visit: gecreditunion.org/membership-information.

*Info obtained by reviewing local Greater Cincinnati financial institution’s websites on November 2, 2015. Not intended to compare the full features offered. **Product Relationship: GECU membership is required, contact us for membership details.

“Let us show you why we’re the best financial choice for you and your family.”

Experience the Credit Union Difference

A mortgage loan is the largest financial transaction you’ll ever make and we want your experience to be a positive one. Our non-commissioned professionals will set the foundation for successful homeownership with the right mortgage for you. Whether you want to reduce your monthly payment or shorten your term, turn to us!

Act Now Before Rates Go Up! Contact a first mortgage professional today.

Top lender in the area as published in the 2014-2015 Cincinnati Business Courier Book of Lists on Dec. 26, 2014. For qualified borrowers only. Limited to owner occupied, single family property in OH, KY, and IN. *$0 Closing Cost Promotion: This is a limited-time offer; terms and conditions are subject to change at any time. This offer applies to new home purchases and refinances from other mortgage companies/financial institutions; current GECU mortgages are not eligible for this special. You must be a GECU member in good standing at closing to take advantage of our mortgage promotion(s). Restrictions may apply. Mortgage loan promotion limits the standard closing costs to $0.00. Title Insurance may be required for certain loans with the related costs the responsibility of the borrower. There is an application fee that will be paid by the borrower in good faith, and once the loan is closed and dispersed, the borrower will be reimbursed the full application fee. This offer is not valid with any other promotion or special.
Safely Shop Online This Holiday Season

Holiday shopping can oftentimes be overwhelming with our busy schedules. This is where the convenience of online shopping comes in handy. Shopping from the comfort of your own home can be a great alternative — as long as you protect your personal information in the process.

When logging-in to shop, you should start by making sure you’re using a secured network. Unsecure networks, such as public Wi-Fi, put you at risk of unwanted users gaining access to your personal information. You should also be careful when making purchases with a smartphone as their data encryption differs from that of computers. Always password protect your smartphone to avoid anyone getting their hands on this information in the event your phone is lost or stolen.

When it comes time to check out, use a credit card. Credit cards are a better option, as it’s directly linked to a line of credit, not your bank account. There are also laws in place, such as The Fair Credit Billing Act, to protect consumers’ liability from unauthorized credit card transactions; for GECU debit and credit cardholders, there is $0 liability for unauthorized transactions. You can find more information about the $0 liability in our Know Your Share and credit card disclosures found on our website or by contacting us (see page 4).

If you’re asked to save payment information for future purchases, it’s best to decline this option. After you’ve placed your order, log-out and close any windows you’ve accessed during the session. By being a smart online shopper, you can make your holiday purchases in a safe and stress-free manner.

To learn more, visit the Federal Trade Commission’s website at: www.FTC.gov.

Traveling for the Holidays?

Traveling for the holidays, or any time, and you have a GECU debit or credit card, please contact us (see page 4) to let us know when and where you’ll be traveling. We have fraud protection policies in place and want to make sure you can enjoy traveling without the interruption of a blocked card.

Build Your Savings into Something More

We recently increased our Share and IRA Certificate rates. With varying terms, you can choose a certificate that helps meet your needs and build your savings.

Scan this QR Code for our current rates or visit: www.gecreditunion.org/deposit-rates.
New Year Brings New Enhancements

At GECU, we work hard to provide you with the quality products and services you look for in a financial partner. This includes making enhancements and improvements to our current offerings to make handling your finances easier. We’ve been listening closely to your feedback and are happy to share with you some of the changes and enhancements we’ve been working on:

- **Phone System:** Our new phone system, recently put in place, allows us to handle the increased call volume more efficiently by directing your call to the appropriate specialist.
- **Mobile Deposit:** This new feature will provide qualified members the ability to deposit checks into their GECU accounts from their smartphone.
- **New Website:** Our new website will be more user-friendly with a new look, easier navigation, and ability to be viewed across all electronic devices.

There are more great things in store for 2016! Visit our Current Promotions page at: www.gecreditunion.org/current-promotions often for further details on what’s to come.

SEG Spotlight: MANE, Inc.

Founded by Victor Mane in 1871, MANE, Inc. began as a small distillery using flowers and plants to produce fragrances. Since then, the company has expanded its offerings to include flavors and ingredients and has become a worldwide leader in its industry.

MANE focuses on thinking outside of the box in order to remain a unique and valued partner in our ever-changing world. Through extensive research, this industry leader uses natural raw materials to create cutting-edge flavors, ingredients, and fragrances. With an appreciation for innovation and a commitment to environmental sustainability, MANE produces high quality products through processes that respect the environment.

MANE’s U.S. focus has been expanding across Greater Cincinnati. Facilities in Lebanon, Milford, and Woodlawn provide a range of operations, including: flavor sales office, consumer insights/sensory focus, research and development, and manufacturing. A company that was once limited to a single distillery has grown to include locations across 30 countries.

To learn more about MANE, Inc., visit their website at: www.mane.com.

Condensed Financial Statement

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Holiday Office Closings

- **Thursday, November 26, 2015**
  Observance of Thanksgiving Day
- **Friday, December 25, 2015**
  Observance of Christmas Day
- **Friday, January 1, 2016**
  Observance of New Year’s Day

You still have account access when we’re closed! Use our online services, including Mobile Banking, visit any ATM location, or call our touch-tone teller (Sourceline), to easily and conveniently manage your finances. For details about these services, visit our website.