

GENERAL ELECTRIC CAPITAL CORP

Form FWP

November 26, 2008

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<http://www.geinterestplus.com/businesses/index.html> GE Interest Plus for Businesses Personal Businesses LOG IN Home FAQ Contact Us CORPORATE NOTES GE CAPITAL BENEFITS INTEREST RATES INVEST NOW Important Information about your investment in ge Interest Plus Notes. This is an important update relating to your investment in the GE Interest Plus Notes. Based on our review of the final rules relating to the Temporary Liquidity Guarantee Program (TLGP) of the U.S. Federal Deposit Insurance Corporation (or FDIC), our understanding is that GE Interest Plus Notes are not guaranteed under the TLGP. On November 13, 2008, GE Capital Corporation became eligible for a FDIC guarantee of its senior unsecured debt under the TLGP. Pursuant to the FDIC's Interim Rule issued October 23, 2008 governing the TLGP, GE Interest Plus Notes were covered by the FDIC guarantee. In our disclosure relating to the TLGP, we described this coverage and indicated that the FDIC guarantee might be subject to further rulemaking that could adversely affect the application of the guarantee to your investment. On November 21, 2008, the FDIC released revised rules for the TGLP. These new rules changed the types of senior unsecured debt securities that are guaranteed by the FDIC under the TLGP. As a result, our understanding is that GE Interest Plus Notes are not guaranteed under the FDIC's TLGP. The information we are presenting to you is based on our understanding of the FDIC's current rules for the TLGP. While the revised rules are stated to be final, it remains possible that further rulemaking may occur and that interpretive decisions may be made with respect to the TLGP that could alter some or all of the information contained in this notice. Further information with respect to the TLGP and its application is available at: [www.fdic.gov/regulations/resources/tlgp/index.html](http://www.fdic.gov/regulations/resources/tlgp/index.html). Click here to continue to website Site Map GE.com GEMoney.com Privacy Policy GE Interest Plus for Businesses is an investment in the senior, unsecured corporate debt of the General Electric Capital Corporation, whose outstanding senior debt is rated AAA by Standard and Poor's Corporation and Aaa by Moody's Investors Service. You should note that GE Interest Plus for Businesses Notes are not a money market fund, which is generally a diversified fund consisting of investment in short term debt securities of many companies. Unlike bank accounts and certificates of deposit, GE Interest Plus for businesses is not an FDIC-insured deposit and it is not guaranteed for important investment information. The issuer has filed a registration statement (including a prospectus) [Registration Statement No. 333-135813] with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents the issuer has filed with the SEC for more complete information about the issuer and this offering. You may get these documents for free by visiting EDGAR on the SEC website at [www.sec.gov](http://www.sec.gov) or by clicking here. Alternatively, the issuer, any underwriter, or any dealer participating in the offering will arrange to mail you the prospectus if you request it by clicking here or calling toll free 1-888-674-4138. 1 Yield reflects the annual rate of return on your investment. It assumes that interest is accrued daily and posted monthly, and that there are no additional investments or redemptions. Copyright 2008. General Electric Capital Corporation.

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<http://www.geinterestplus.com/businesses/learn.html> Personal Businesses LOG IN Home FAQ Contact Us GE Interest Plus for Businesses CORPORATE NOTES GE CAPITAL BENEFITS INTEREST RATES INVEST NOW Current Rate Rate(%) Yield(%)1 3.10 3.14 Rate may be reset weekly. Corporate Notes for Your Business What are corporate notes? Some large corporations offer direct investment in their company's senior, unsecured debt through corporate note programs. INVEST NOW About AAA Ratings Standard and Poor's awards a AAA rating to companies they define as "the best quality companies, reliable and stable." Moody's assigns their Aaa rating to companies they judge "to be of the highest quality, with minimal credit risk." 888-674-4138 Representatives are available Monday to Friday 8:30am to 7:00 p.m. ET By issuing corporate notes, companies like General Electric Capital Corporation (GE Capital) can borrow capital directly from investors at a fairly low cost, while providing investor benefits such as: Higher rates of interest than other cash alternatives like FDIC-insured savings accounts, short-term CDs, and money market mutual funds Investments that are fully redeemable at any time Convenient banking-type features like free electronic transfers between linked checking accounts, ability to wire funds and 24-7 access via internet and automated telephone service. Corporate notes are a direct, unsecured investment in the debt of a corporation, and so are not FDIC insured. Unlike short-term bond funds or money market mutual funds, they are not diversified pools of investments. Because they are a form of unsecured credit, your business would be treated as an unsecured creditor in the event of a default. That's why it is critical for you to evaluate the financial strength of the company you choose to invest in. The Strength of GE Interest Plus Corporate Notes GE Interest Plus for Businesses is. a direct investment in GE Capital. GE Capital is rated AAA by Standard and Poor's Corporation (S&P) and Aaa by Moody's Investors Service (Moody's). S&P and Moody's are nationally recognized statistical rating organizations, each approved by the United States Securities and Exchange Commission to measure the safety of securities. By reviewing the credit rating, you can determine if you are investing in a company that is financially sound. Learn more about GE Capital. Discover the benefits of GE Interest Plus for Businesses Apply now Important Update On November 21, 2008, the Federal Deposit Insurance Corporation (FDIC) released new information about their Temporary Liquidity Guarantee Program (TLGP), that revises the previously published interim rule. Based on our review of the final rules relating to the TLGP, our understanding is that GE Interest Plus Notes are not guaranteed under the TLGP. Click here to read more. Quick Links View Prospectus Apply Now Request a Kit by Mail SEC Filing Home What are Corporate Notes Site Map GE.com GEMoney.com Privacy Policy GE Interest Plus for Businesses is an investment in the senior, unsecured corporate debt of the General Electric Capital Corporation, whose outstanding senior debt is rated AAA by Standard and Poor's Corporation and Aaa by Moody's Investors Service. You should note that GE Interest Plus for Businesses Notes are not a money market fund, which is generally a diversified fund consisting of investment in short term debt securities of many companies. Unlike bank accounts and certificates of deposit, GE Interest Plus for businesses is not an FDIC-insured deposit and it is not guaranteed under the FDIC's Temporary Liquidity Guarantee Program. It is possible to lose money if GE Capital is unable to pay its debts. Please see the prospectus for important investment information. The issuer has filed a registration statement (including a prospectus) [Registration Statement No. 333-135813] with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents the issuer has filed with the SEC for more complete information about the issuer and this offering. You may get these documents for free by visiting EDGAR on the SEC website at [www.sec.gov](http://www.sec.gov) or by clicking here. Alternatively, the issuer, any underwriter, or any dealer participating in the offering will arrange to mail 1 Yield reflects the annual rate of return on your investment. It assumes that interest is accrued daily and posted monthly, and that there are no additional investments or redemptions. Copyright 2008, General Electric Capital Corporation

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<http://www.geinterestplus.com/businesses/interest-rates.html> GE Interest Plus for Businesses Personal Businesses LOGIN Home FAQ Contact Us CORPORATE NOTES GE CAPITAL BENEFITS INTEREST RATES INVEST HOW Current Rate Rate(%) Yield(%) 1 3.10 3.14 Rate may be reset weekly. Interest Rates Higher Yields than Competing Short-Term Alternatives GE Interest Plus Businesses Notes are a convenient way to invest directly with General Electric Capital Corporation. The Notes pay a floating rate of interest, which may be reset weekly. Important Update On November 21, 2003, the Federal Deposit Insurance Corporation (FDIC) released new information about their Temporary Liquidity Guarantee Program (TLGP), that revises the previously published interim rule. Based on our review of the final rules relating to the TLGP, our understanding is that GE Interest Plus Notes are not guaranteed under the TLGP. Click here to read more. Click Back for Latest Rates Because our interest rates may change, please visit us again for the latest information on our rates. Remember, by investing in GE Interest Plus for Business, you can make your company's available cash work harder. To view our business rate history, click here. 888-674-4138 Representatives are available Monday to Friday 9:00am to 7:00 p.m. ET Quick Links View Prospectus Apply Now Request a Kit by Mail SEC Filings Site Map GE.com GEMoney.com Privacy Policy GE Interest Plus: Important Information Businesses Notes are not a money market fund, which is generally a diversified fund consisting of investment in short term debt securities of many companies. Unlike bank accounts and certificates of deposit, GE Interest Plus for businesses is not an FDIC-insured deposit and it is not guaranteed under the FDIC's Temporary Liquidity Guarantee Program. It is possible to lose money if GE Capital is unable to pay its debts. Please see the prospectus for important investment information. The issuer has filed a registration statement (including a prospectus) [Registration Statement No. 333-135S13] with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents the issuer has filed with the SEC for more complete information about the issuer and this offering. You may get these documents for free by visiting EDGAR on the SEC website at [www.sec.gov](http://www.sec.gov) or by clicking here. Alternatively, the issuer, any underwriter, or any dealer participating in the offering will arrange to mail you the 1 Yield reflects the annual rate of return on your investment. It assumes that interest is accrued daily and posted monthly, and that there are no additional investments or redemptions.

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Rate Rate(%) Yield (%) 1 3.10 3.14 Rate may be reset weekly. Important Update On November 21, 2003,  
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Questions. If you still need help, call our toll-free number for more information. GENERAL  
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exceeds \$5,000,000? What if I have my investment? ESTABLISHING A GE INTEREST PLUS FOR  
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types of checks will you accept for investment? Is an investment in GE Interest Plus for Businesses Notes  
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encryption? How do I login to Online Access? How do I login to the Automated Telephone System? What  
Browsers does the GE Interest Plus for Businesses website support?

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**GENERAL INFORMATION** What is GE Interest Plus for Businesses? directly in General Electric Capital Corporation ("GE Capital"). GE Interest Plus for Businesses is issued by General Electric Capital Corporation, which is rated AAA by Standard & Poor's Corporation and Aaa by Moody's Investor Service. It is an unsecured and unsubordinated debt obligation of GE Capital and is not a bank account or a money market fund. It is not a bank deposit and is not FDIC insured. It is offered in the U.S. by prospectus only. Complete information concerning GE Interest Plus for Businesses is contained in the Prospectus. Back to top

How does GE Interest Plus for Businesses set its rates? Rates are reviewed weekly by the GE Interest Plus Committee and may be reset as often. Back to top

How is the yield calculated? Back to top

Why does GE Interest Plus for Businesses pay a different rate than the consumer version? GE Interest Plus for Businesses offers a lower rate for commercial investments. Business accounts tend to be more volatile than those of consumers. Nevertheless, the rate offered to businesses can typically be higher when compared to bank money market accounts, CDs and other cash alternatives offered to businesses. The liquidity offered coupled with a rate that is likely to be higher than similar short-term alternatives can make GE Interest Plus Can I use checks to access my GE Interest Plus for Businesses investment? No. Checkbooks are not provided with your GE Interest Plus for Businesses investment. You may take advantage of our free electronic transfers service to move money to and from your linked business checking account. You may also invest and redeem by wire. Back to top

What are the differences between GE Interest Plus for Businesses and GE Interest Plus for Individuals? There are a few major differences between GE Interest Plus for Individuals and GE Interest Plus for Businesses. Back to top

What is the minimum initial investment? Back to top

What if my investment amount falls below the required minimum? The required minimum investment is \$500. If your investment falls below the required minimum you will be notified in writing and will be provided with at least 30 days in which to increase your balance to the requirement. If you do not do so, your investment will be redeemed and a check will be mailed to your address of record. Back to top

What is the maximum total investment? Million. Back to top

What if my investment exceeds \$5,000,000? If the amount of your investment exceeds this maximum, we may notify you in writing that we intend to redeem the amount of your investment in excess of \$5,000,000. You will then have 30 days to redeem the excess portion of your investment. If you do not do so within a 30-day period, we will redeem the amount we have specified and mail a check to the registered holder of the Notes, less any tax withholding, if applicable. Interest on the redeemed Back to top

What if I have questions about my investment? For up-to-date information about your investment or current GE Interest Plus for Businesses rate, you may login to Online Access or call our automated touch tone service at 1-833-674-4133, 24 hours a day, 7 days a week. Customer Service Representatives are also available at this number, Monday through Friday, from 8:30 a.m. to Back to top

**ESTABLISHING A GE INTEREST PLUS FOR BUSINESSES INVESTMENT** What type of business entities can establish a GE Interest Plus for Businesses investment? Corporations, LLCs, Partnerships and Sole Proprietorships are able to establish GE Interest Plus for Businesses investments. Back to top

How do I establish a GE Interest Plus for Businesses investment? Back to top

What type of documentation is required to establish a GE Interest Plus for Business investment account?

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**FEES** Do I pay MVJ sales or management fees ? No. There are no management fees, sales loads or maintenance fees. So, there's nothing to reduce your rate of return. Back to top

**Are there maintenance fees?** There are no regular maintenance fees. Fees are assessed only for checks returned for insufficient funds, wire (oH-HM ) Back to top

**REPORTING & INVESTOR COMMUNICATIONS** When will I know that my investment has been established? You will be notified that your investment has been established through a confirmation statement mailed the next day. About a week later you will receive a welcome letter confirming your information and providing you with additional information on how to manage your investment over the phone or online. Please note that there may be instances where we require additional information to validate your business or the identity of the persons authorized to transact on behalf of the investment before we establish your investment. If that is the case, there Back to top

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**When will I receive my 1\*99 Int. Statement?** We will mail you your 1099 Int. statement in January of each year following the reporting year. Back to top

**HOWTO CONTACT US** What is the address for mailing investments or letters? GE Interest Plus for Businesses P.O. Box S294 Indianapolis, Indiana 46206-6294 Back to top

**What is the overnight mail address ?** 4000 Pendleton Way Indianapolis, Indiana 46226-5221 Back to top

**Where do I wire money?** You can only wire money to us if you have an established investment. If you do, the wire instructions are as follows: The Huntington National Bank ABA #274070442

**MANAGING YOUR INVESTMENT ONLINE OR OVER THE PHONE** How can I manage my investment via the Internet? Once you receive your GE Interest Plus for Businesses investment number, you will be able to manage your investment online through our Online Access system. You will be able to establish your password once you receive notification of your GE Interest Plus for Businesses investment number. After you establish your View the principal amount of your investment and 12 months of transaction history Initiate a Quick Invest or Quick Redemption transaction (transfer money to and from your linked business checking account) Change your password

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