

GENERAL ELECTRIC CAPITAL CORP

Form FWP

November 17, 2008

Filed Pursuant to Rule 433

File No. 333-135813

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CORPORATE NOTES GE CAPITAL BENEFITS INTEREST RATES INVEST NOW Important Information about a temporary FDIC guarantee of newly issued GE Interest Plus Notes. Beginning on November 13, 2008, newly issued GE Interest Plus Notes will be guaranteed by the U.S. Federal Deposit Insurance Corporation (or FDIC) under the FDIC's Temporary Liquidity Guarantee Program (TLGP). The FDIC's guarantee is a temporary measure that will apply only to those GE Interest Plus Notes that are issued on or after November 13, 2008 and through and including June 30, 2009. In addition, the FDIC's guarantee of those Notes will expire on June 30, 2012. The amount of the GE Interest Plus Notes that will be guaranteed may also be limited by a cap on the total amount of GE Capital Corporation's senior unsecured debt that the FDIC will guarantee under its TLGP. Click here to learn more about the FDIC's TLGP. The FDIC's guarantee is subject to further interpretive decisions that could materially affect how the guarantee will apply to your investment in GE Interest Plus Notes. We intend to provide updated information regarding the FDIC's guarantee of GE Interest Plus Notes by posting information that we receive on this website. Click here to continue to website Site

Map GE.com GEMoney.com Privacy Policy GE Interest Plus 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 Notes are not a money market fund, which is generally a diversified fund consisting of investment in short term debt securities of many companies, 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 you the prospectus if you request it by clicking here or calling toll free 1-800-433-4480. 1Yield 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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[einterestplus.com/index1.html](#) nterest Plus1 Personal Businesses B LOG IN Home I FAQ I  
Contact UsCORPORATE NOTES Current Hates Investment Rate Yield1  
Amount (%) (<Vb) Less than \$15k 3.04 3.09 \$15k- \$48,999 3.25 3.30 \$50k and more 3.45 3.51 Rates  
may be reset weekly.

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that can pay more than most money market accounts, savings accounts, and short-term CDs. -> LEARN  
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INTEREST RATES INVEST MOW( 800-433-4480 Representatives are available Monctoy CO Fndoy  
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which is rated AAA by Standard a Poor s Corporation and Aaa by Moody s Investors Service. 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. Home Earn More a Maximizing the return on your savings and investments is more  
important than ever. That s why you should consider an investment in GE Interest Plus Corporate Notes  
(Notes). The Notes are a direct investment in General Electric Capital Corporation that are designed to  
pay higher rates than the average taxable money market mutual fund. Plus, three interest rates tiers are  
offered so the more you invest, the more you can f Unlimited Access Easy to Manage a Unlike  
certificates of deposit or bank money market accounts, you can redeem your investment when you need  
to without penalty. Link your GE Interest Plus investment to your bank checking account and easily  
add to your investment or redeem it electronically at no charge (\$25 minimum and \$50,000 daily limit on  
electronic redemptions). Write an unlimited number of checks in amounts of \$250 or more. Wire money  
to your linked checking account (\$2,500 minimum and a \$15 fee for each wire). Managing your money is  
easy through our website or over the phone. Service Representatives are available to assist you on  
business days from 8:30 a.m. to 7:00 p.m. Eastern Time. Plus, there are no loads, sales fees or  
management fees all of your money goes to work for you. \* Apply now and enjoy a \$25 incentive!  
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Notes that are issued on or after 11 /13/2008 and through and including 6/30/2009. In addition, the FDIC s  
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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  
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Important Information Beginning on 11/13/08, newly issued GE Interest Plus Notes will be temporarily guaranteed by the U.S. Federal Deposit Insurance Corporation (FDIC) under the FDIC's Temporary Liquidity Guarantee Program. The FDIC's guarantee is a temporary measure that will apply only to those Notes that are issued on or after 11/13/2008 and through and including 6/30/2009. In addition, the FDIC's guarantee of those notes will expire on 6/30/2012. [Click here to read more.](#) (800-433-4480 Representatives are available Monday to Friday 8:30am. to 7:00p.m. ET Discover the benefits that make GE Interest Plus corporate notes the intelligent choice for short-term investment. [Apply now and enjoy a \\$25 incentive!](#)

Quick Links -> [View Prospectus](#) -> [Application](#) | [GE Employee Application](#) - \* [Request a Kit by Mail](#) -> [SEC Filings](#) Home | What are Corporate Notes GE Interest Plus 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 Notes are not a money market fund, which is generally a diversified fund consisting of investment in short term debt securities of many companies. 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 you the prospectus if you request it by clicking [here](#) or calling toll free 1-800-433-4480. <sup>1</sup> 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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**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. (800-433-4480) Representatives are available Monday to Friday 8:30am to 7:00 p.m. ET About GE Capital Corporation General Electric Capital Corporation is a global, diversified financial services company. With assets of approximately \$600 billion, GE Capital serves consumers and businesses in 47 countries around the world. \* Apply now and enjoy a 125 incentive! Important Information Beginning on 11/13/08, newly issued GE Interest Plus Notes will be temporarily guaranteed by the U.S. Federal Deposit Insurance Corporation (FDIC) under the FDIC's Temporary Liquidity Guarantee Program. The FDIC's guarantee is a temporary measure that will apply only to those Notes that are issued on or after 11/13/2008 and through and including 6/30/2009. In addition, the FDIC's guarantee of those notes will expire on 6/30/2012. Click here to read more. Quick Links |> View Prospectus -> GE Employee Application -> Request a Kit by Mail Home | Why Invest In GE Capital Site Map GE.com GEMoney.com Privacy Policy GE Interest Plus 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 Notes are not a money market fund, which is generally a diversified fund consisting of investment in short term debt securities of many companies. 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 you the prospectus if you request it by clicking here or calling toll free 1-800-433-4480. 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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Investment Rate Yield1 Amount (<¥o) (<Vo) Less than t15k 3.OS 3.09 (15k-(49.999 3.25 3.30  
(50k and more 3.45 3.51 Rates may be reset weekly. The Benefits of GE Interest Plus Easy to Manage,  
Online or Offline GE Interest Plus corporate notes are surprisingly simple to manage. While the notes are  
not an FDIC-insured deposit account, they are as easy to use as an online bank account.Easy to Add to or  
Redeem Some or All of Your Investment To redeem some or all of your investment, you can initiate a  
transfer to linked checking accounts. You can also write us and have us send a check to your address of  
record. To add to your investment, you can simply transfer money from your linked checking account to  
your GE Interest Plus investment\*, again at no charge. You can initiate transactions online or use our  
Automated Telephone System. Money is moved between your linked accounts in 2 to 3 business days.  
Go Online or Call Us to Manage Your Investment You will have access to your account online or through our  
Automated Telephone Line 24-hours a day, 7-days a week: Online, investors can View balances and  
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 funds without penalty. There are no sales or management fees, and GE Interest Plus is a direct investment  
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 Box 6294 Indianapolis, IN 46206-6294 \*\$250 if you also enroll in the Auto Invest Service For any  
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GENERAL INFORMATION | What is GE Interest Plus? How does GE Interest Plus set its rates? How is yield calculated? How Is Interest Accrued and Paid? What is the minimum initial investment? Will the interest I earn be taxable? What if I have questions about my investment? Can I apply for an account if I do not have a Driver's License? INVESTING AND REDEEMING ? What types of checks will you accept for investment? > Is an investment in GE Interest Plus Notes liquid? ? How do I add to or redeem from my investment? \* Can I redeem my investment at anytime? t Are there any penalties for redeeming funds? \* What type of bank account can I link to my GE Interest Plus investment? s Can I Link More than One Bank Checking Account to my GE Interest Plus Investment? \*! When are invested funds available for redemption? INVESTMENT QUALITY How safe is my investment? What does a triple-A rating mean? 800-433-4480 Representatives are available Monday to Friday B:Wom\_\_\_\_ to 7:00 p.m. ET Quick Links |+ View Prospectus -\* Application |+ GE Employee Application -\* Request a Kit by Mail FEES Do I pay any sales or management fees? Are there Maintenance Fees? REPORTING, INVESTOR COMMUNICATIONS AND CHECK DELIVERY s> When will I know that my investment has been established? s> When will I receive my GE Interest Plus checks? \* How often will I receive statements? 5- When will I receive my 1099 Int. Statement? TYPES OF INVESTMENT ACCOUNTS s> What are the types of investment accounts that you open? What is required to open a Trust investment? What is a Uniform Gift to Minor's Account? 5- Can I establish an investment account with an address outside the United States? » Does GE Interest Plus offer IRAs? j- Can I establish an investment with a Power of Attorney? HOW TO CONTACT US \* What is the address for mailing investments or letters? s> What is the overnight mail address? s> Where do I wire money? MANAGING YOUR INVESTMENT ONLINE OR OVER THE PHONE How can I manage my investment via the Internet? How secure is my information online? How do I download a browser with 128-bit encryption? How do I login to Online Access? How do I enroll in electronic delivery of statements? How to I login to the Automated Voice Response Unit?

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**GENERAL INFORMATION** What is GE Interest Plus? GE Interest Plus is an investment designed to provide individual investors with a convenient way to invest directly in General Electric Capital Corporation (GECC). It is a AAA-rated unsecured and unsubordinated debt obligation of GECC and is not a bank account or a money market fund. It is not a bank deposit. It is offered in the U.S. by prospectus only. Complete information concerning GE Interest Plus is contained in the prospectus. How does GE Interest Plus set its rates? Rates are reviewed weekly by the GE Interest Plus Committee and may be reset as often. Rates will always be greater than the most recent seven-day average yield (non-compounded) for taxable money market funds in the United States as published in Money Fund Report a service of iMoneyNet, Inc. (Formerly EC's Money Fund Report). How is yield calculated? 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. How Is Interest Accrued and Paid? Interest on the Notes will accrue daily. Accrued interest will be credited and automatically reinvested in additional Notes monthly and will begin to accrue interest on the first day following the date of such reinvestment. What is the minimum initial investment? The minimum initial investment is \$500 or \$250 if you also sign up for [he Auto Invest Service. In addition, GE Employees can open an account with no initial investment if they sign up for the payroll deduction service at the time of account opening. Will the interest I earn be taxable? Yes. Interest earned on your GE Interest Plus investment will constitute income to you and is taxable in the year in which it is earned. Interest income is subject to federal and applicable state and local taxes. If you received an initial investment incentive, that incentive would be treated as interest income and reported on the 1099 Int. statement you will receive in January of each year. Back to top What if I have questions about my investment? For up-to-date information about your investment or current GE Interest Plus rates, you may login to Online Access or call our automated touch tone service at 1-800-433-4480, 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 7:00 p.m. Eastern Time. Back to top Can I apply for an account if I do not have a Driver's License? Yes. If you do not have a Driver's License, we will need some other form of state issued identification to verify your identity. You should provide a copy of your identification along with your application.

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**INVESTING AND REDEEMING** What types of checks will you accept for investment? Your investment check must be drawn on a U.S. bank or a U.S. branch of a foreign bank. Funds must be in U.S. dollars. Money orders, traveler's checks, cashier's checks, credit card checks and third party checks are not acceptable. Your check must be made payable to GE Interest Plus or the registered investors of the GE Interest Plus Investment. Is an investment in GE Interest Plus Notes liquid? Yes. GE Interest Plus is liquid, meaning you can redeem your investment at any time. There are several options for redeeming funds. You can write a check (\$250 or more), transfer funds to your linked checking account (our Quick Redemption Service), wire funds, or have us send you a check to your registered address. How do I add to or redeem from my investment? The easiest way to invest more or redeem is by signing up for our Quick Transactions Service. The service lets you electronically transfer money to and from your linked bank checking account. Other ways to invest include mailing in a check, wiring in funds, payroll deductions, authorizing Social Security to deposit your monthly payments, and authorizing automatic monthly transfers from your bank (Auto Invest). See question below for redemption options. Can I redeem my investment at any time? Yes, you can do so at no charge by simply writing a check (\$250 minimum), transferring money to your linked bank checking account through our Quick Redemption Service (\$25 minimum and \$50,000 daily maximum) or choosing the wire transfer option (\$2,500 minimum and a \$15 wire fee) when you make your initial investment. Are there any penalties for redeeming funds? No. You have unlimited access to your investment if the funds are available for redemption. If you write a check under the \$250 requirement, however, you will be assessed a \$10 fee. Back to top What type of bank account can I link to my GE Interest Plus investment? It must be a U.S.-based bank checking account with a valid routing number. To link your bank checking account we require a copy of a voided check to validate the account and its registration. Please note that the registration of the bank checking account must be printed on the check. Can I Link More than One Bank Checking Account to my GE Interest Plus Investment? No. We allow the linking of only one bank checking account for both investments and redemptions. Back to top When are invested funds available for redemption? Interest on funds invested will begin to accrue on the day they are posted to your account, they are available for redemption based on how the funds were invested: Funds invested via a check are available for redemption 12 business days after the date of credit. Funds invested via Quick Invest (Automated Clearing House transfer) are available 3 business days after the date of credit. Funds invested via wire are available for redemption on the next business day. Back to top

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**INVESTMENT QUALITY** How safe is my investment? There is risk with any investment you make. However, with GE Interest Plus, you benefit from the credit worthiness of General Electric Capital Corporation (GECC). GECC is rated AAA by Standard & Poor's Corporation and Aaa by Moody's Investors Service. What does a triple-A rating mean? By reviewing the rating of a security, you can get an understanding of whether the company you are investing in is financially sound. Standard & Poor's Corporation and Moody's Investors Service rate GE Interest Plus Corporate Notes AAA and Aaa respectively. These companies are nationally recognized statistical rating organizations, each approved by the United States Securities and Exchange Commission to measure the safety of securities. Standard and Poor's awards a AAA rating to companies they define as the best quality companies, reliable and stable. Moody's assignment of their Aaa rating indicates that obligations are judged to be of the highest quality, with minimal credit risk.

**FEES** Do I pay any 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. Are there Maintenance Fees? There are no regular maintenance fees or fees for check reorders. Fees are assessed only for checks returned for insufficient funds, wire redemptions, stop payment requests, checks written for less than the \$250 minimum, and other unusual services.

**REPORTING, INVESTOR COMMUNICATIONS AND CHECK DELIVERY** When will I know that my investment has been established? You will be notified that your investment has been opened through a confirmation statement mailed the next day. About a week later you will receive a welcome letter confirming your investment 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 identity before we open your investment account. If that is the case, there may be a delay in the establishment of your investment.

**Back to top** When will I receive my GE Intellect Pin\* Check\*? You should receive them about 3 weeks after your investment is How often will I receive statements? You will be mailed a statement monthly unless you elect otherwise. You also have the option to receive your statement electronically through our Account Access website. If you do, 12 months of interest-free!

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

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**TYPES OF INVESTMENT ACCOUNTS** t are the types of investment accounts that you open? We open individual investments, joint investments, custodial investments (Uniform Gifts to Minor s Accounts) and Trust investments. What is required to open a Trust Investment? To verify your trust, you must also provide us with the first two and last two pages of the trust agreement. Make sure the name of the trustee (and co-trustee if applicable) appears on these pages. What is a Uniform Gift to Minor s Account? The Uniform Gift to Minors Act (UGMA) or the Uniform Transfers to Minors Act (UTMA) is a type of custodial account for children. Most states have adopted one form of these uniform acts as a means of transferring ownership of property to children. The Acts allow a person to fund an account for a child, but limit that child s access to the account until the child reaches the age of majority. The age of majority is set by state law and typically ranges from 18 to 21. The child is the account owner, but the parent (or other adult) is named as custodian. The custodian controls the account until the child is no longer a minor. At that point, the custodial relationship ends and the child controls the account. Back to top Can I establish an investment account with an address outside the United States? No. GE Interest Plus Corporate Notes are a security issued only in the United States. GE Interest Plus is available only to individuals who have an established residence in the U.S. Back to top Does GE Interest Plus offer IRAs? No. GE Interest Plus is not a retirement investment vehicle. Back to top Can I establish an investment with a Power of Attorney? Yes. In order to add a Power of Attorney to an account, we require the following: A Letter of Instruction signed by the Power of Attorney. The signature of the Power of Attorney must be guaranteed with a Signature Guarantee Medallion 2000 Stamp, which can be obtained from a local banking institution. The Power of Attorney (POA) documents, dated within the last 6 months. (Mote: If you are sending in the original POA documents, these documents must bear a notary stamp. If you are sending in a copy of the POA documents, this copy must also be guaranteed with a Signature Guarantee Medallion 2000 Stamp.) Back to top **HOW TO CONTACT US** What is the address for mailing investments or letters? GE Interest Plus P.O. Box 6294 Indianapolis, Indiana 46206-6294 What is the overnight mail address? GE Interest Plus 4000 Pendleton Way Indianapolis, Indiana 46226-5224 Back to top Where do I wire money? You can only wire money to us if you have an established account. If you do, the wire instructions are as follows:

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GE Interest Plus The Huntington National Bank Indianapolis, Indiana ABA #274070442 Include your 10-digit GE Interest Plus Account Number MANAGING YOUR INVESTMENT ONLINE OR OVER THE PHONE How can I manage my investment via the Internet? Once you receive your account 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 account number. After you establish your password, you will be able to: View the principal amount of your investment and 12 months of transaction history View most recent rate information View Check Images Obtain statements electronically Initiate a Quick Invest or Quick Redemption transaction (transfer money to and from your linked checking account) Order checks Change your password How secure is my information online? To ensure security, we encrypt all information between your PC and GE Interest Plus. Using secured browsers and 128-bit encryption technology, you can be assured security is our number one priority. In fact, 128-bit encryption is one of the highest levels of encryption currently available. 128-bit encryption is the process of scrambling information (typically for data transmission) so that only someone who has the correct encryption key can reassemble it in its original clear text format. When used between you and GE Interest Plus, this encryption technology allows you to encode (or encrypt) your personal information as you send it to us. Only GE Interest Plus can decrypt it. Likewise, when we send personal or account information to you, this technology allows us to encode it, and only you can decode it. In the box below, you will be able to see whether the browser you are currently using has 128-bit encryption. If it is noted that your browser does not have 128-bit encryption, please go to the section labeled Download a browser with 128-bit encryption. It is essential that you upgrade your browser before you enter Account Access. You are currently using a compatible version 6.0 of Microsoft Internet Explorer with 128-bit encryption, which will allow you to access GE Interest Plus Account Access. There is no need to upgrade your browser. How do I download a browser with 128-bit encryption? You can download a 128-bit browser by completing the steps below: If upgrading your Netscape browser, go to [http://www.netscape.com](#) to download Netscape. If upgrading your Internet Explorer (IE) browser, go to [http://www.microsoft.com/ie](#) to download Internet Explorer. Choose the version of IE you would like to download. Follow the easy steps found on the screen to complete the download process. If you need assistance while downloading, please visit the Microsoft Help area.

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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 amount shall cease to accrue on and after the effective date of the redemption. How is interest accrued and paid? Monthly. 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 7:00 p.m. Eastern Time.

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