

GENERAL ELECTRIC CAPITAL CORP

Form FWP

October 20, 2009

Filed Under Rule 433

Registration Statement No. 333-160487

Personal Businesses Jf GE Interest Plus Sf for BuSineSSeS Home I FAQ I Contact Us CORPORATE NOTES GE CAPITAL BENEFITS INTEREST RATES INVEST HOW Current Rate AH EOSy Way fOP YOUFr . () Y, e ,d (Business to Earn More A Z 00 2 2 An Investment that Works Hard -" for Your Company t Rate may be reset weekly. Your business s opportunity to earn more on & K your available cash and have access to your ~ investment when you need it. ~ M M _dw-> 9 . [JMI-1 1 M 4LEARNHORE 1 M . (888-674-4138 f. ! Earn More a o,,khLi,,h S »_n ii__J Making the most of your business s available cash is Representatives are available critical to being successful in today s business s world. + View Prospectus Monday to Friday w th GE tnt ertest Plus for Businesses Corporate Notes, you can put up to fS Million of your available cash to ~> APP V N w work earning more. The notes are a direct investment , ~_, . , , .., m ii ~r rteguesr a rvn py Man in General Electric Capital Corporation (GE Capital). n . Learn More. + SEC Filings Ratings GE Interest Plus for sSln a, £JK unlimited Access Eas V» Manage a Corporation, which is rated 1 Unlike certificates of deposit or bank money market Click here to find out about AA+ by Standard and T accounts, you can redeem your investment when you GE Interest Plus for individual Poor s Corporation and Aa2 I need to without penalty. investors by Moodys Investor i. Managing your money is easy through our website or Click here to compare Service, aandard and ovgr (he Service Representatives are ava i a b e features of our business to assist you on business days from 8:30 a .m. to 7:00 version and our individual rating to companies they p.m. Eastern Time. investor version, define as very high quality with a very strong capacity to meet financial commitments. Moody s assigns their Aa Pills there ai e a ls, iile fee 01 ni;iii,igement fees all of J gyyI (1 -3) ratings to obligations our nione oes to worh for IL that are judged to be of Go to GEREports.com for high quality and subject to Apply now stories and viewpoints on very low credit risk the GE Company and GE Capital. Home Site Map GE.com GECapital.com Privacy Policy GE Interest Plus for Businesses is an investment in the senior, unsecured corporate debt of the General Electric Capital Corporation. 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. GE Interest Plus for Businesses 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. 333-160487] 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 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. Copy right 2009, General Electric Capital Corporation

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Oujch Ljnhs Representatives are available General Electric Capital Corporation is a global, diversified
financial ___View Prospectus hi: r;! ;- iy services company. With assets of approximately \$600 billion.
GE Capital fl:3uarr.. to 7:00 p.m. ET serves consumers and businesses in 47 countries around the world.
-+ Apply Now Businesses include GE Commercial Aviation Financial Services (GECAS), Commercial
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GENERAL INFORMATION What is GE Interest Plus for Businesses? GE Interest Plus for Businesses is an investment designed to provide investors with a convenient way to invest directly in General Electric Capital Corporation (GE Capital). GE Interest Plus for Businesses is issued by General Electric Capital Corporation. 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? 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. [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 for Businesses an attractive option for your business. [Back to top](#) 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. [Click here to view a comparison table.](#) [Back to top](#) What is the minimum initial investment? The minimum initial investment is \$500. [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? The GE Interest Plus Committee has established a maximum total investment for any one business investor of \$5 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 amount shall cease to accrue on and after the effective date of the redemption. [Back to top](#) 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. [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 1-888-674-4138, 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](#) **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? Follow the instructions provided on the [Invest Now](#) page of our website. [Back to top](#)

What type of documentation is establish .1 GE Interest Plus for Business investment account? How do I fund my investment? You have three ways you can choose to fund your investment By Check: Please make checks payable to GE Interest Plus for Businesses. The minimum investment is \$500, payable in U.S. Dollars and the maximum is \$5 million. The registration of your check must match the registration of your GE Interest Plus for Businesses investment. By Wire*: When we have opened your business investment we will send you wiring structions to fund your initial investment. By Electronic Transfer/Quick Invest: Indicate on the application that you ll be electronically transferring funds from your linked checking account. We will initiate the transfer within 2 to 3 days of your investment establishment date. *Please note that if you choose the wire option above, you must fund your investment within 60 days of the sstablishment date or your investment will be closed. 3acktotop Do I have to link my business checking account to my GE Interest Plus for Businesses investment? Yes, in order to verify your business and to facilitate Quick Invest and Quick Redemption options, we require a inked business checking account 3acktotop Can I establish an investment with an address outside ol the United States?

Jo, your business must be based in the US with a U.S. mailing street address 3acktotop 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, starter checks, cashier s checks, credit card checks and third party checks are not acceptable Your check must be made payable to GE Interest Plus for Businesses. Cash is not accepted. 3acktotop Is an investment in GE Interest Plus for Businesses Notes liquid? Yes. GE Interest Plus for Businesses is liquid, meaning you can redeem your investment at anytime. There are several options for redeeming funds. You may transfer funds to your linked checking account (our Quick Redemption Service), wire tunds, or have us send you a check to your registered business address. Eiacktotop How do I add to or redeem from nry 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 business checking account. Other ways to invest nclude mailing in a check or wiring in funds. See question below for redemption options. 3acktotop Can I redeem niy investment at anytime? Yes, you can do so at no charge by simply transferring money to your linked business checking account through cur Quick Redemption Service (\$25 minimum) or choosing the wire transfer option (\$2,500 minimum and a \$15 wire tee). Eiacktotop Are there airy penalties for redeeming funds? No. You have unlimited access to your investment if the tunds are available for redemption (\$15 fee for wire -edemptions). Sack 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 for Businesses, you benefit from the credit worthiness of General Electric Capital Corporation (GECC). GECC is rated AA+ by Standard & Poor's Corporation and Aa2 by Moody's Investors Service. **Back to top** Is GE Interest Plus for Businesses FDIC Insured? GE Interest Plus for Businesses is not an FDIC insured deposit. It is an investment in the senior unsecured debt of General Electric Capital Corporation, whose outstanding senior debt is rated AA+ by Standard and Poor's Corporation and Aa2 by Moody's Investor Service. **Back to top** Is GE Interest Plus for Businesses covered under the FDIC's Temporary Liquidity Guarantee Facility? No, based on the final rules established by the FDIC on 11/21/08, GE Interest Plus for Businesses is not guaranteed under the FDIC's Temporary Liquidity Guarantee Program. **Click here to review the 11/24/08 investor letter.** **Back to top** **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. **Back to top** Are there maintenance fees? There are no regular maintenance fees. Fees are assessed only for checks returned for insufficient funds, wire redemptions, stop payment requests and other unusual services. **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 may be a delay in establishing your investment. **Back to top** How often will I receive statements? You will be mailed a statement monthly unless you elect electronic delivery. You can receive your statement electronically through our Online Access website. If you do, 12 months of statements are maintained online. We will send an email each month to alert your business when your e-Statement is available, if you made this election. **Back to top** 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** **HOW TO CONTACT US** What is the address for mailing investments or letters? GE Interest Plus for Businesses P.O. Box 6294 Indianapolis, Indiana 46206-6294 **Back to top** What is the overnight mail address? GE Interest Plus for Businesses 4000 Pendleton Way Indianapolis, Indiana 46226-5224 **Back to top** Where can 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: GE Interest Plus for Businesses The Huntington National Bank Indianapolis, Indiana ABA #274070442 Include your 10-digit GE Interest Plus for Businesses investment number **Back to top** **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 password, you will be able to: View the principal amount of your investment and 12 months of transaction history View most recent rate information Obtain statements electronically Initiate a Quick Invest or Quick Redemption transaction (transfer money to and from your linked business checking account) Change your password

How secure is my information online? To ensure security, we encrypt all information between your PC and GE Interest Plus for Businesses. 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 for Businesses, this encryption technology allows you to encode (or encrypt) your personal information as you send it to us. Only GE Interest Plus for Businesses 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 Online 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 for Business's Online Access. There is no need to upgrade your browser. Back to top How 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://browser.netscape.com/ns8/download/default.html>. If you need Help If upgrading your Internet Explorer (IE) browser, go to <http://www.microsoft.com/windows/download/qads/ie/qetitnQW.msp>. If you need assistance while downloading, please visit the Microsoft Help area. If upgrading your Mozilla Firefox browser, go to <http://www.mozilla.com>. If you need assistance while downloading, please visit the Mozilla Help area. If upgrading your Apple Safari browser, go to <http://www.apple.com/safari>. If you need assistance while downloading, please visit the Apple Safari Help area. Back to top How do I to Online Access ? 1. Click on the Login Button in the upper right hand corner of our website, <http://www.qeinterestplus.com/businesses> Once you arrive at our secure Online Access website, click on FirstTime Users Click Here. 2. Enter your Business's Tax Identification Number (TIN), GE Interest Plus for Businesses investment number and your desired 4 to 10 digit password twice. Then press Submit. Now you are set up to access your investment on-line. 3. To login, enter your investment number and your new password and click on Submit. Please note: to maintain the security of your account, you will only be allowed to have three unsuccessful attempts to login. After the third attempt, your ability to access your account on-line will be suspended. You must then call a Customer Service Representative at 1-888-674-4138 to have your password reset. Back to top How do I enroll in electronic delivery of statements? To receive your statements electronically rather than through the mail, click on View Statements On-line and follow the instructions provided on our Online Access site. Twelve months of statements will be maintained and available for viewing. Back to top How to I login to the Automated Telephone System? 1. Call us at 1-888-674-4138 and press 1 to access your investment information. The system will ask you to enter in your investment number. Because you are a first time user, you must establish a 6 to 10 digit Personal Identification Number (PIN). The system will ask you to enter in your business's Tax Identification Number(TIN) followed by the date of formation of your business (the date you provided us on the application). 2. You will then be asked to establish and then confirm your PIN. After you do so you can access your investment by entering only your GE Interest Plus for Businesses investment number and PIN. When you are logged into our Automated Telephone System, you will automatically hear your current balance and current interest rate information. Other menu items available to you include: Press 1: To repeat your balance and rate information. Press 3: To hear information on your last 5 investments or last 5 redemptions. Press 4: For information on another account. Press 0: To speak to a Service Representative. Back to top What browsers does the OE Intel est Plusfoi Businesses website support? In order to take advantage of the most advanced interactive technology and security measures, we require that you use one of the latest versions of your browser to access our secure transaction site. We support Netscape Navigator (version 6.1 or higher), Microsoft Internet Explorer (version 5.0 or higher), Mozilla Firefox (version 2.0 or higher) and Apple Safari (version 3.1 or higher). If

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you need to update your browser, click on either of the following links: Netscape:

<http://browser.netscape.com/ns8/download/default.htm> Internet Explorer:

<http://www.microsoft.com/windows/ie/default.htm> Mozilla Firefox: <http://www.mozilla.com> Back to top

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