

GENERAL ELECTRIC CAPITAL CORP

Form FWP

February 16, 2011

Filed Under Rule 433

Registration No. 333-160487

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Personal Businesses | GE Interest Plus | for BuSineSSes Home | FAQ | Contact Us CORPORATE NOTES GE CAPITAL BENEFITS INTEREST RATES INVEST NOW [Customer Butte Corporate Notes for Your Business](#) | [What are corporate notes?](#) / [888 674 4138](#) Some large corporations offer direct investment in their company's senior, unsecured debt through corporate note programs. By Rates may be reset weekly | [888 674 4138](#) By issuing corporate notes, companies like General Electric Capital Quick Links Corporation (GE Capital) can borrow capital directly from investors at a Representathres are available fairly low cost, while providing investor benefits such as: [View Prospectus](#) | [888 674 4138](#) 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 rsdss mable at any time ~ S EC Filings 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 choo&eto invest in. Learn more about GE Capital. Discover the benefits of GE Interest Plus for Businesses [Apply Now](#) Home | What are Corporate Notes Site Mac GE.ccm GE Capita I. ccm 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 Business es 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. 32 2 16Q4S7] with the S EC for the offering to which this communication relates. Eieforeyou 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 S&& S74 41UB. 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. The portion of your investment that is greater than 5. E Million will earn a rate of .2% and a yieW of .25%.

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Personal Businesses | GE Interest Plus £0 for Businesses | Home | FAQ | Contact Us | CORPORATE NOTES | GE CAPITAL BENEFITS | INTEREST RATES | INVEST NOW | Current Rate | Why Invest | GE Capital | Strength and Stability | \$1.5 Billion | GE Capital offers a wide array of products and services to jfmc EV | GE | GE Capital Corporation | 888 674 4138 | General Electric Capital Corporation is a global, diversified financial services company. View Prospectus | Representatives are available services company. With assets of approximately \$500 billion. GE Capital Group | GE ET serves consumers and businesses in 47 countries around the world. Apply Now | Businesses include GE Commercial Aviation Financial Services (GECAS), Commercial Leasing and Lending (CCLL), Energy Financial Services, Real Estate and Consumer (formerly GE Money). Home | Why Invest | GE Capital 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](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. 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. The portion of your investment that is greater than \$5 Million will earn a rate of .25% and a yield of .25%.

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Quick Redeem Request a free electronic transfer to your linked M:r;iy business checking account via our Online Access website | Oam to 7JO pm ET or Automated Telephone Service. Funds are moved within 2 3 business days [525 minimum}. Wire<sup>1</sup> You may call or write us to have funds wired to your linked Quick Links business checking account (52.500 minimum}.

Written Request Redeem all or some of your investment by mailing ~ View Prospectus us a letter of instruction. We will mail you a check to your business s address of record. ArmriNDWA fee of 515 dollars is charged for each wire redemption. Unas Invest by: Quick Invest Request a free electronic transfer fromyour linked business checking account via our Online Access website, Automated Telephone Service or by calling a Service Representative. Funds are moved within 2 3 business days. Wire Wire funds fromyour linked business checking account. Check Mail us a check made out to your business and we will apply it to your investment. If your investment exceeds 55 million, the portion of your investment that is over SB million will receive a lower rate. Please see the pricing supplement to the prospectus for more information. The pricing supplement appears as the last page of the prospectus download. Easv to Manage Online and by Phone Online, you can: Transfer fundsto and fromyour linked business checking account View balances and statements View activity Over the phone, you can enjoy the same services as online with other than viewing monthly statements. You will have access to our automated telep hone service 24 h o u r s a d ay. 7 d ays a w eek. Earn More on Every Penny You Invest No sales charges No maintenance fees No management fees + Apply now s t Esrste Site Mac GE.ccm GECapital.ccm 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 16Q4S7] 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 SSS 674 4133. 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. The portion of your in vestment that is greater than 5 5 Million will earn a rate of .25% and a yield of .25%.

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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 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

**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 1 800 674 4135, 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

**Why do you pay a lower rate for investments that are greater than \$5 million?** The rate applicable to investments greater than \$5 million is designed to encourage investors to maintain investments below \$5 million. It will only apply to that portion of your investment that is greater than \$5 million. Back to top

**ESTABLISHING AGE INTEREST PLUS FOR BUSINESSES INVESTMENT** What type of businesses 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 How to page of our website. Back to top

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What type of documentation is required to establish a GE Interest Plus for Business investment account?  
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Wf9edch«li to vwify nrttWIJ ! »»«««« LN»d to ocwwr Clic here to enlarge imacie. Backtc tec 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 linked  
business checking account. Backtc tec Can I establish an investment with an address outside of the United  
States? Ho. your business must be based in the U.S with a U.S. mailing street address. Back to top  
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 lor Businesses.  
Cash e not accepted. Back to top Is an investment in GE Interest Plus for Businesses Notes liquid? Yes.  
GE Interest Plus lor Businesses, is liquid, meaning you can redeem your investment at any time. There  
are several options for redeeming funds. You may transfer funds to your linked checking account (our  
Quick Redemption Service), wire funds, or have us send you a check to yaur registered business address.  
Back to top 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 business checking account. Other ways to invest include mailing in a check or  
wiring in funds. See question below for redemption options. Back to top Can I redeem my investment at  
anytime? Yes. you can do so at no charge by simply transferring money to your linked business checking  
account through our Quick Redemption Service (525 minimum) or choosing the wire transfer option  
(52,500 minimum and a E15 wire fee). Backtc tec Are there any penalties for redeeming funds? Nr>. You  
have unlimited access to your investment if the funds are available for redemption (£15 fee for wire  
redemptions}. Backtc top What type of bank account can I link to my GE Interest Plus for Businesses  
investment? It must be a U.S. based bank checking or operating account with a valid routing number. The  
business checking account must be registered to the same name as your business. To link your bank  
checking account we require a copy of avoided check to valid ate the account and its registration. In lieu  
of a voided check, you may provide a recent copy of your bank statement. Please note that the registration  
of the bank checking account must be printed on the check or operating statement. Back to top Can I link  
more than one bank checking account to my GE Interest Plus for Businesses investment? Ho. 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? White funds invested will begin to accrue interest on the day  
they are posted to your account, they are available for redemption based on ho w the funds were invested:  
Funds invested via a check are available for redemption 7 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. Backtc  
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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). **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. **Back to top** Is GE Interest Plus for Businesses covered under the FDIC's Temporary Liquidity Guarantee Program? 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. **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 is 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. 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. 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 46206-0294 **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 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: 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**

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**MANAGING YOUR INVESTMENT ONLINE OR OVERTHE 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 on line through our sSrvics website. Once registered you may: View the principal amount of your investment and 12 months of transaction history 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 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 On line Access. If 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. It is necessary 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>. If you need assistance while downloading, please visit the Netscape Help area. If upgrading your Internet Explorer (IE) browser, go to [www.microsoft.com](http://www.microsoft.com). 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 login to the Automated Telephone System? 1. Call us at 1 333 674 4133 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 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 2: To initiate a Quick Invest or Quick Redemption transaction. Press 3: To hear information on your last 5 investments or last redemptions. » Press 4: For information on another account. Press 0: To speak to a Service Representative. Back to top

What browsers does the GE Interest Plus for 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]. For more information on renewing links: Internet Explorer: <http://www.microsoft.com/windows/default.htm> Mozilla Firefox: <http://www.mozilla.com> Apple Safari: <http://www.apple.com/safari> Back to top Home Frequently Asked Questions Site Map GE Capital: Home 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

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