

GENERAL ELECTRIC CAPITAL CORP
Form FWP
January 05, 2009

Filed Under Rule 433
Registration No. 333-135813

Wow!

Designed to always beat the average rate of taxable U.S. money market funds.

Isn't it about time you got the rates you deserve? Now you can with GE Interest Plus.* GE Interest Plus notes are a convenient way to invest directly with General Electric Capital Corporation. The notes pay a floating rate of interest, which will always be above the average rate of taxable U.S. Money Market Mutual Funds as published weekly in Money Fund Report™ a service of iMoneyNet, Inc.

So don't settle for just a little when you can get more with GE Interest Plus. It's the smart financial investment that can pay more than most money market accounts, savings accounts and short term CDs. To see how much more, review the chart at the right.

See how much more you can earn.

GE Interest Plus yields as of 1/5/09. Bank money market account and CD rate as of 12/22/08 and provided by BanxQuote.® Taxable money market mutual fund average yield as of 12/16/08 and provided by iMoneyNet, Inc.

The more you invest the more you earn.

| Investment Amount | Rate | Yield** |
|----------------------|-------|---------|
| Less than \$15,000 | 2.70% | 2.73% |
| \$15,000 to \$49,999 | 2.85% | 2.89% |
| \$50,000 and more | 3.00% | 3.04% |

Rates as of 1/5/09. Rates may be reset weekly and one rate will apply to your entire investment beginning on the date of effectiveness. For current GE Interest Plus Rates go to our website, www.geinterestplus.com or call our automated telephone line at 1-800-433-4480. **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.

No sales or management fees.

With GE Interest Plus, your money works harder. That's because there are no sales or management fees to eat away at your rate of return, and no penalties for withdrawing funds. So all the money you invest works for you.

A fee of \$15 is
charged for wire
redemptions.

Access to your money in a variety of ways.

You can redeem the available portion of your investment when you need to.

To redeem your investment you can:

1. Enroll in the Quick Redemption Service to transfer money to your linked bank checking account (\$25 minimum, \$50,000 maximum)
2. Write a check (\$250 minimum, no maximum)
3. Enroll in the Wire Redemption option (\$2,500 minimum, no maximum)

Other options to simplify your life.

GE Interest Plus is designed to make life more rewarding and easier. You can automatically add to your investment through our Auto Invest Service, use the Quick Invest Service to transfer money from your bank, wire funds or mail checks. You can also go online to manage your investment at www.geinterestplus.com.

* GE Interest Plus is an investment in the senior, unsecured debt of the

General Electric Capital Corporation, whose outstanding senior debt is rated AAA by Standard & Poor's 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. Unlike bank accounts and certificates of deposit, GE Interest Plus is not an FDIC-insured deposit. GE Interest Plus 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 offered by visiting EDGAR on the SEC website at

www.sec.gov or by
visiting
www.geinterestplus.com.
Alternatively, the issuer,
any underwriter, or any
dealer participating in the
offering will arrange to
mail you the prospectus if
you request it at
www.geinterestplus.com
or by calling toll free
1-800-582-5458.

Bigger returns.

Easy Access.

Highest rating.

Higher rates than other competing short term investments

Earn more when you invest more

Access your investment without penalty

No sales or management fees

GE Capital Corporation is rated AAA by Standard & Poor's Corporation and Aaa by Moody's Investors Service the highest credit ratings possible

Whew!

From a company you know and trust.

You can invest with confidence knowing that GE Capital Corporation has received a AAA rating from Standard & Poor's Corporation and a Aaa rating from Moody's Investors Service.

Get in on a good thing. Invest today.

To invest, read the enclosed prospectus and privacy policy and complete, sign and mail in the enclosed application with a check for \$500 or more (\$250 or more if you sign up for Auto Invest).

For Current Rates: Call 1-800-433-4480, 24 hours a day, seven days a week or go to www.geinterestplus.com.

For Questions: Call 1-800-433-4480, Monday through Friday, 8:30 a.m. to 7 p.m., E.T.

What?

Earn higher returns than competing alternatives with **GE Interest Plus**

Special Offer:

\$25 Incentive

Complete and return the enclosed application today!

One lifetime incentive per social security number. Incentive will be reported as interest income on 1099 interest statements issued at year-end.

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