

NOW YOU CAN GO GREEN

WITH METRO FREE CHECKING



Make a smart choice. Open a Metro Free checking account and choose to **GO GREEN**.

- More friendly to the environment
- More convenient with online banking
- More green for your pocketbook

FREE Earth-Friendly Gift with New Metro FREE Checking

\$25 minimum deposit required to open checking account. Members with a Chex Systems record do not qualify for Metro Free checking and will be offered a Metro Merit account instead. Free gift is only available to members without an existing Metro checking account. Offer valid through 07/31/09 or while supplies last.

www.columbusmetro.org



DSCC Ops Center
Building 20,
Room B110S
614-237-4676

DFAS
Building 21,
Room A132
614-236-3371

Whitehall
4000 E. Broad St.
614-239-0210

Reynoldsburg
6623 E. Main St.
614-863-3096

HOLIDAY CLOSINGS

COLUMBUS DAY
Monday, October 12

LABOR DAY
Monday, September 7



Views CREDIT

P.O. Box 13240
Columbus, OH
43213-0240



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PSB
92799

FOR THE MEMBERS OF COLUMBUS METRO FEDERAL CREDIT UNION

CREDIT Views

Victor Perdue Retires

Victor Perdue retired recently after 37 years of service to the credit union and its members. Perdue served in a variety of positions over the past three decades, most recently as vice president/branch manager at our DFAS office. Please join our board of directors and staff in wishing him a happy retirement.



SUMMER 2009

Inside:

2.

Lost Your Job? A Financial Survival Kit

3.

Metro to Stop Mailing Notices

NEW PREPAID CARDS ON SALE NOW

Columbus Metro now offers its members three Visa® prepaid cards that make gift-giving, travel and everyday errands more convenient than ever.

Gift Cards

Visa gift cards are guaranteed to please – they always fit and never need to be returned. Plus, they're appropriate for any occasion, whether it's a birthday, anniversary, graduation, wedding or other special event.

- Available in any denomination from \$10 to \$1,000
- Use it anywhere Visa debit cards are accepted
- Just \$2.50 to purchase

Reloadable Cards

A reloadable Visa card is great for those who like the convenience of plastic but don't want or qualify for a credit or debit card. A reloadable card can even serve as a "checkless checking" account when you set up direct deposit to the card.

- Available in any denomination from \$20 to \$3,000
- Use it wherever Visa debit cards are accepted and at any Visa/PLUS® ATM worldwide
- Unlimited free reloads in person or through direct deposit
- Users receive a personalized card by mail after the first reload
- \$7.95 to purchase and then \$7.95 (\$3.95 with direct deposit) each month

Travel Cards

Visa travel cards are the ideal traveling companion – more convenient than traveler's checks and safer than cash.

- Available in any amount from \$100 to \$3,000
- Use it wherever Visa debit cards are accepted and at any Visa/PLUS ATM worldwide
- Reload with additional funds up to 23 times before the expiration date on the card
- Purchase the available companion card and give one to your travel partner, or keep one in a safe place for use if your primary card is lost or stolen
- \$10 to purchase (\$3.95 for a companion card)

All three cards can be purchased at any Columbus Metro location, or visit www.columbusmetro.org/prepaidcards.html for more information.

See the appropriate Prepaid Visa Gift/Reloadable/Travel Card Cardholder Agreement for complete details.



www.columbusmetro.org

Super Money Market

\$20,000 minimum..... 1.50% APY
 \$50,000 or more.....2.00% APY

6 Month Share or IRA Certificate

\$1,000 minimum 1.75% APY

12 Month Share or IRA Certificate

\$500 minimum 2.00% APY

15 Month Share or IRA Certificate

\$500 minimum 2.00% APY
 Allows deposits of \$250 or more

36 Month Share or IRA Certificate

\$500 minimum 2.25% APY

60 Month Share or IRA Certificate

\$500 minimum 3.00% APY

Education Growth Fund Certificate

\$250 minimum 1.25% APY

Vehicle Loan (2007 to 2009)

As low as..... 5.74% APR*
 Up to 72 months

Vehicle Loan (2003 to 2006)

As low as..... 6.24% APR*
 Up to 66 months

Vehicle Loan (2002 & older)

As low as..... 7.74% APR*
 Up to 60 months

Home Equity Loan—Fixed Rate

As low as5.99% APR*
 Up to 180 months

Home Equity Line of Credit

Redi-Line..... 3.50% APR

First Mortgages

Contact Keith Louderback at
 ext. 3026 or klouderback@columbusmetro.org

*Rates current as of 6/5/09 and subject to change without notice. See a Member Services Representative for full details. APY = Annual Percentage Yield. APR = Annual Percentage Rate. Loans made subject to standard loan approval guidelines. * The rate you pay may vary based on your credit history and/or loan-to-value ratio.*

LOST YOUR JOB? A FINANCIAL SURVIVAL KIT



If you have recently lost your job, or you are worried about losing your job in the near future, you are certainly not alone. The recession is taking a toll on workers from coast to coast, with unemployment rates climbing in nearly every state.

How can you protect your finances if your job is in danger? Here are some key elements you'll want to have in place:

1. **An emergency fund:** A cushion of savings will provide peace of mind and protection against unwise financial moves such as payday loans or tapping into your retirement account.
2. **A budget:** If you know what you owe, what you spend, and what you can cut, it will be easier to take control.
3. **Unemployment benefits:** Each state has different guidelines, but most begin the benefit period from the day you file your claim, not the day you were let go. Contact your local unemployment office as quickly as possible. In Ohio, you can call 1.877.OHIO.JOB or visit <http://unemployment.ohio.gov> to register for benefits.
4. **Health insurance:** If your health insurance was provided through your employer, you may qualify for COBRA continuation coverage. A new tax credit can help cover the cost. Visit www.dol.gov to learn more.

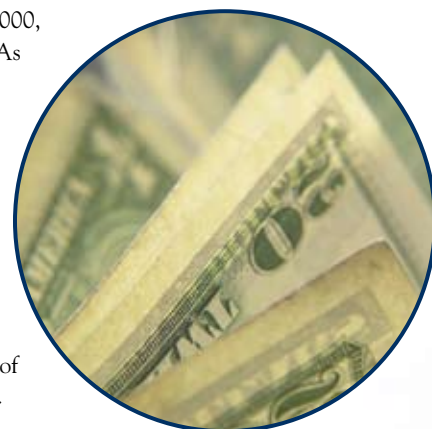
Last but not least, please let us know if you are unable to make your loan payments on time. We understand that our members sometimes face financial difficulties, and there are number of things we can do to help you through a financial challenge. If you need help, please call Terri Cook at 614.239.0210 or 800.986.3876, extension 3022.

SHARE INSURANCE PROTECTION EXTENDED TO 2013

The Helping Families Save Their Homes Act of 2009, signed into law by President Obama on May 20, 2009, includes a provision extending the \$250,000 share insurance coverage provided by the National Credit Union Share Insurance Fund through December 31, 2013. Previously, this level of coverage was set to expire December 31, 2009.

Your non-retirement deposits are federally insured up to \$250,000, while retirement deposits – including traditional and Roth IRAs – are insured separately up to \$250,000. Columbus Metro also provides an additional \$250,000 in coverage for both types of deposits through Excess Share Insurance, the nation's largest private deposit insurer.

The National Credit Union Administration is the independent federal agency that regulates, charters and supervises federal credit unions. NCUA, with the backing of the full faith and credit of the U.S. government, also operates and manages the NCUSIF. The NCUSIF insures the deposits of nearly 90 million account holders at credit unions nationwide.



BY PHONE

614.239.0210
800.986.3876

BY FAX

614.239.0988

BY EMAIL

cmfcu@columbusmetro.org

BY MAIL

P.O. Box 13240
Columbus, OH 43213-0240

VISIT US

4000 E. Broad St.
Columbus, OH 43213

6623 E. Main St.
Reynoldsburg, OH 43068

DSCC Building 20
Room B110S

DFAS Building 21
Room A132

24-HOUR SERVICES

MetroWeb
www.columbusmetro.org

MetroTeller
614.237.8777 or 800.529.4619

Visa Balance & Payment
Inquiries
800.600.5173
www.ezcardinfo.com

Lost or Stolen Visa
During regular business hours
614.239.0210 or 800.986.3876
After hours 800.991.4961

Lost or Stolen MasterMoney
800.528.2273

METRO TO STOP MAILING NOTICES

Like most American families and businesses, Columbus Metro is looking for ways to reduce expenses. When the price of a first-class stamp increased two cents on May 11, it prompted us to review what we mail. Two cents may not sound like much, but when you send hundreds of pieces of mail each day it really adds up!

We found that for one three-week period, we spent more than \$1,000 mailing notices to members who had checks or other items returned for insufficient funds or paid through Courtesy Pay. We know that the majority of these members use MetroWeb or MetroTeller to monitor their accounts, so they probably knew what happened long before the notice arrived.

Rather than raise fees to offset the increasing cost of postage, *we will stop mailing NSF and Courtesy Pay notices as of August 1, 2009.* We will continue to send notices for maturing certificates, delinquent loans and dormant accounts. If you have a Metro Line, you will continue to receive your monthly statement as usual.

If you're not already managing your accounts online or by phone, we recommend that you sign up for MetroTeller and/or MetroWeb. Both of these convenient services are free, easy to use and available 24/7. For more information and an application, stop in any of our offices, call us at 614.239.0210 or 800.986.3876 or visit www.columbusmetro.org.

WHAT THE STIMULUS PACKAGE MEANS FOR YOU

Did you know that the American Recovery and Reinvestment Act – otherwise known as the economic stimulus package – includes several provisions that can save you money? Besides reducing withholding taxes for wage earners, the Act offers:

- **Help for first-time home buyers.** If you're a first-time home buyer, you can claim a tax credit if you purchase a home before December 1, 2009. You can claim 10% of the purchase price up to \$8,000 (\$4,000 for married individuals filing separately). The credit doesn't have to be repaid as long as you stay in the home for at least 36 months. **Contact our mortgage specialist, Keith Louderback, if you're thinking about purchasing a home this year.**
- **Help for homeowners.** If you've been thinking of replacing your old windows, adding insulation or making other changes to increase your home's energy efficiency, this might be the year to do it. The maximum tax credit for these types of projects has been raised from \$500 to \$1,500 and from 10% of the project's cost to 30%. Before making a purchase, make sure the product is eligible for the credit. **A Columbus Metro home equity loan or line of credit is a great source of funds for home improvements.**
- **Help for vehicle buyers.** If you purchase a new auto, you can deduct state and local sales or excise tax on the first \$49,500 of the vehicle's cost. (The deduction starts to phase out for single taxpayers with adjusted gross incomes over \$125,000 and couples over \$250,000.) If you're in the market for a plug-in hybrid, you could benefit from a credit of at least \$2,500 on up to \$7,500. **You'll save even more when you finance your vehicle purchase with a loan from Columbus Metro.**

*Consult your tax advisor for complete details.