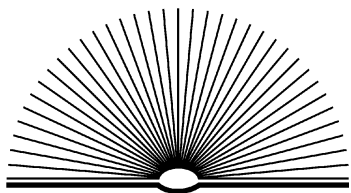


June 2005



Credit Views

For the members of Columbus Metro Federal Credit Union

KEY RATES

Super Money Market

\$20,000 min 2.50% APY

6 Month Share Certificate

\$1,000 min 2.75% APY

12 Month Share Certificate

\$500 min 3.25% APY

36 Month Share Certificate

\$500 min 4.00% APY

60 Month Share Certificate

\$500 min 4.75% APY

Education Growth Fund Certificate

\$250 min 3.75% APY

New Vehicle—Fixed Rate

As low as 5.49% APR*

Maximum term 72 months

Used Vehicle—Fixed Rate

As low as 5.99% APR*

Maximum term 66 months

First Mortgages—Fixed Rate

15 year 5.654% APR***

30 year 5.918% APR***

Home Equity Loan

As low as 5.99% APR**

Home Equity Line of Credit

Redi-Line 5.50% APR

Rates current as of 05/17/05 and subject to change without notice. See a Member Service Representative for full details. APY=Annual Percentage Yield. Deposits insured up to \$350,000 by a combination of federal and private deposit insurance. *The rate you pay may vary based on your credit history. **The rate you pay may vary based on your credit history and loan-to-value ratio. ***Quoted rate is for loans over \$125,000 with payment of 1 point. Equal Housing Lender.

Drive off the lot with our financing



Did you know you can finance your next vehicle purchase with your credit union—right at the dealership? You can with Metro Direct! Our vehicle financing program benefits you in two major ways:

- First, you reap the benefits of the **lower rates** Columbus Metro offers. Credit union members paid \$2.3 billion less in loan interest in 2002 than if they'd conducted all their business with banks.
- Second, **it's quick and easy**. Because of the relationships we've established with participating dealers, the paperwork moves smoothly between the dealership and the credit union—and you don't have to manage the entire process.

We're still happy to preapprove you for a car loan at the credit union if you like the flexibility of shopping dealerships. But if you're at the dealership, ask for credit union financing—it's almost always your best bet.

Metro Direct adds new dealers

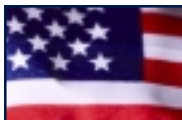
Columbus Metro is proud to welcome two new dealerships to the Metro Direct vehicle financing program:

John Hinderer Honda, located at 1515 Hebron Road in Heath. The dealership can be reached at (740) 522-1106 or www.hindererhonda.com.

Tansky Sawmill Toyota, located at 6300 Sawmill Road in Dublin. Call (866) 448-7698 or visit them online at www.tansky.com.



You can find a complete list of Metro Direct participating dealers on our web site at www.columbusmetro.org/metrodirect.html.



Our offices will be closed Monday, July 4 in observance of Independence Day.

June is ATM and Debit Card Safety Awareness Month

Practice ATM, debit safety

As ATM and debit card usage increase—along with media reports of compromised account information—it's worth a few minutes to make sure you're following these simple safety guidelines when using your cards:



- Treat your card like cash. Always store it in a safe place.
- Keep your personal identification number (PIN) a secret.
- Do not disclose card information over the phone or on the Internet in response to an unsolicited e-mail or other request.
- Review your account statements for unauthorized transactions.
- Immediately report a lost or stolen card.

Safety tips for using ATMs:

- Observe your surroundings before approaching an ATM. If anyone or anything appears suspicious, cancel your transaction and leave the area at once.
- Do not use an ATM that is obstructed from view or poorly lit.
- Have your card out and ready to use. Never count your money at the ATM.
- Look for fraudulent devices attached to the ATM. If the ATM looks different or appears to have any alterations or attachment to the card slot or PIN pad, do not use it.

Debit card safety tips:

- Never allow the cashier or anyone else to enter your PIN for you, even if they are assisting you with the transaction.
- Block the view of others when entering your PIN.
- Be sure the transaction is complete and you have received a receipt before leaving the checkout.
- If you receive cash back, put it away before leaving the checkout.

Point, click and pay with

MetroWeb Bill Pay

Visit www.columbusmetro.org for details

Discount tickets on sale now

Cedar Point • Kings Island • Geauga Lake
Newport Aquarium • Wyandot Lake



Tickets may be purchased from any teller at our East Broad Street or Grant Avenue offices. For ticket pricing, please call (614) 239-0210 or (800) 986-3876 or visit www.columbusmetro.org.

Tickets are non-refundable and cannot be replaced if lost or stolen.



Main Office
4000 E. Broad Street P.O. Box 13240
Columbus, OH 43213
(614) 239-0210 or (800) 986-3876

Office Hours

Monday – Thursday 9 am – 4 pm
Friday 9 am – 5 pm
Saturday 9 am – 1 pm

Drive-Thru Hours

Monday – Thursday 8 am – 4:30 pm
Friday 8 am – 5 pm
Saturday 9 am – 1 pm

Branch Offices

DSCC Building 20 (614) 237-4676

DFAS Building 21 (614) 236-3380

1427 N. Grant Ave. (614) 299-9927

Office Hours (All Branches)

Monday – Friday 9 am – 4 pm

Metro Teller, 24-hour account access
(614) 239-0210 or (800) 986-3876, press 1

Loan-by-Phone, 24-hour loan applications
(614) 239-0210 or (800) 986-3876, press 2

Visa Balance/Payment Inquiries

(800) 600-5173 or www.ezcardinfo.com

Lost/Stolen Visa

During regular business hours:
(614) 239-0210 or (800) 986-3876
After hours: (800) 991-4961

Lost/Stolen MasterMoney

(800) 528-2273

Internet & Email Addresses

www.columbusmetro.org
cmfcu@columbusmetro.org

Board of Directors

Henry T. Flint, *Chairman*
Carmelita Riley, *First Vice Chair*
Clara Hazlett, *Second Vice Chair*
Larry Watts, *Secretary*
Fred Harris, *Treasurer*
Vikki Hawthorne
Barbara King
George Mussi
Joseph Wells

Supervisory Committee

Robert Short, *Chairman*
James W Mock Sr



Your savings federally insured to \$100,000
NCUA
National Credit Union Administration,
a U.S. Government Agency

