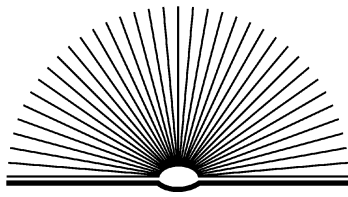


May 2005



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 4.99% APR*

Maximum term 72 months

Used Vehicle—Fixed Rate

As low as 5.49% APR*

Maximum term 66 months

First Mortgages—Fixed Rate

15 year 5.654% APR***

30 year 5.791% APR***

Home Equity Loan

As low as 5.99% APR**

Home Equity Line of Credit

Redi-Line 5.25% APR

Rates current as of 04/15/05 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.

E-statements do it all

Quick: Name a single credit union service that saves you time, cuts down on clutter, puts more money in your pocket and prevents identity theft.

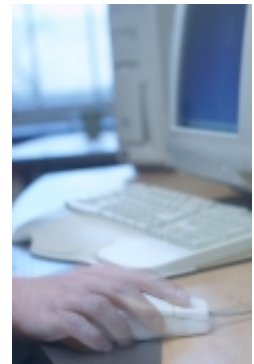
Still thinking? Electronic statement delivery, or e-statements, is a seemingly simple service that packs a real punch. E-statements do it all:

- **Save time** – E-statements are available the first business day of the month, up to a week sooner than mailed statements. Log on and view your statements when and where it's convenient for you.
- **Fight clutter** – A paper statement is just one more thing for your files (or that pile on your desk), while an e-statement can be quickly and easily stored on your PC or a disk. If you need a statement copy for any reason, just print one from your disk.
- **Provide security** – Identity theft still tends to be a low-tech crime, often the result of bills, credit card solicitations or financial statements swiped from a garbage can or mailbox. E-statements mean that less of your financial information is vulnerable to identity thieves, since you access them through a secure Internet connection, and only after you enter your unique MetroWeb access code.
- **Save money** – Printing and mailing statements costs a significant amount of money. When you elect to receive an e-statement, the credit union saves. Since credit unions are cooperatives, those savings come back to you as lower loan rates, higher deposit rates and new products and services.

Still not convinced? E-statements are not only free, they're risk-free; if you don't like them, you can switch back to paper statements at any time.

Sign up today

MetroWeb users can sign up for e-statements online by selecting the eStatement option from the Account Balances menu. Not a MetroWeb user yet? Print the MetroWeb application available on our web site at www.columbusmetro.org/onlineforms.html and check the box for Electronic Statement Delivery.



E-statements: Point, click and balance.



Our offices will be closed
Monday, May 30
in observance of Memorial Day.

Check out the special spring selection at our Spring Fever Sales Event

Dreaming about a convertible to help you enjoy the summer sun, a minivan perfect for this year's family vacation or maybe something with better gas mileage? Then you'll want to visit Enterprise Car Sales during our Spring Fever Sales Event, May 9-14, 2005.



Enterprise's "Perfect Used Car Package" means haggle-free buying and worry-free ownership. Best of all, during this special promotion, qualified members can receive special financing at **rates as low as 4.49% APR* for up to 66 months** on all vehicles in the sale!

Check out the insert included with your statement for more details. Then get pre-approved by calling (614) 239-0210 or (800) 986-3876 or applying online at www.columbusmetro.org. To get a sneak preview of the vehicles in the sale, visit our web site, call 1-800-CAR-SALE or visit Enterprise's Columbus location at 4701 W. Broad St.

*APR=Annual Percentage Rate. The rate you pay may vary based on your credit history. Maximum term 66 months. Standard credit approval guidelines apply. Offer valid only on vehicles purchased at Enterprise Car Sales, May 9-14, 2005.



Loans for the way you live

Whether you're just starting out, adding to your family or enjoying an empty nest, we have the loan that's right for you.

If a new home is on your horizon, we have the mortgage loans to make it happen. We offer fixed-rate, ARM and balloon loans and even a zero-down loan option.

If you're making improvements to the home you have, a Columbus Metro home equity loan or line of credit may be just what you need. With rates as low as Prime - 0.5% and a potential tax deduction,* a home equity loan is a smart way to pay for those home improvements and a variety of other purchases.

For more information on any of these loans, stop in or call (614) 239-0210 or (800) 986-3876 to speak to a lending professional.

* Check with your tax advisor regarding the deductibility of interest.



The perfect gift for every occasion ... Visa Gift Cards

Spring is here, and that means the weddings, graduations and other gift-giving occasions of summer are just around the corner. Fortunately, **gift-giving is easier than ever with Visa Gift Cards from Columbus Metro.**

Gift Cards are available in amounts ranging from \$25 to \$1,000 and can be used anywhere Visa debit is accepted. For more information or to purchase Visa Gift Cards, visit our East Broad Street office or www.columbusmetro.org.



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

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

