

FOR THE MEMBERS OF COLUMBUS METRO FEDERAL CREDIT UNION

CREDIT Views

Last Call For Candidates

Columbus Metro is still accepting nominations to fill three positions on its board of directors. To be considered, send a resume or brief summary of your qualifications to:

Nominating Committee
Columbus Metro FCU
PO Box 13240
Columbus, OH 43213-0240

Applications must be received by November 13, 2009, to be considered.

Carla Tatum Retires

Carla Tatum retired recently after 20 years of service to Columbus Metro and its members. She had served in a variety of positions over the past two decades, most recently as our electronic services supervisor. Please join our board of directors and staff in wishing her a happy retirement.

Holiday Closings

Our offices will be closed to observe the following holidays:

Veterans Day

Wednesday, November 11

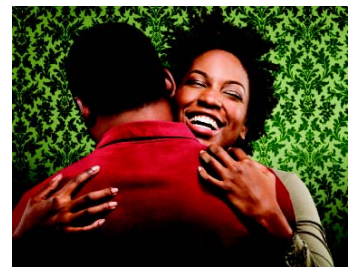
Thanksgiving Day

Thursday, November 26

Give everyone on your list the gift of choice this holiday season

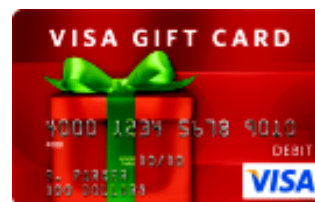
GIFT JOY!

A Columbus Metro Visa® Gift card is the perfect gift for everyone on your holiday list. You decide the amount, they decide where to use it.



Benefits of the Columbus Metro Visa Gift card include:

- **Accepted worldwide** – Welcome anywhere Visa debit cards are accepted, at millions of locations worldwide, including retail stores and online merchants
- **Fits any budget** – You choose the amount you want to give to fit your budget, from \$10 to \$1,000, and cards are just \$2.50 each
- **Safer than cash** – Unlike cash, it can be replaced if lost or stolen*
- **Convenient** – Let the recipient choose exactly what they want – every time



Get a Visa Gift card today at any Columbus Metro branch or visit www.columbusmetro.org/prepaidcards.html for more information on all of our prepaid Visa cards.

*Please review the Terms and Conditions relating to card replacement.

LAST CHANCE TO WAIVE YOUR RMD

If you have a traditional IRA and take your required minimum distribution (RMD) at the end of the calendar year, it's not too late to waive your distribution for 2009.

The Worker, Retiree & Employer Recovery Act of 2008 waived RMDs from certain types of retirement accounts, including traditional IRAs, for 2009. To skip your scheduled payment, simply complete an IRA RMD waiver form and return it to us. The form is available on the online forms page of our Web site at www.columbusmetro.org/onlineforms.html (click on the IRAs heading) or by calling Member Services at 614.239.0210 or 800.986.3876.

Please note that this is only a one-year suspension of RMDs. The next RMD will be for calendar year 2010.

NOVEMBER 2009



GOING THE EXTRA MILE FOR SAVINGS

We've teamed up with the Invest in America discount program to help you save money on a new vehicle from General Motors or Chrysler.

Thanks to exclusive offers from the automakers, Columbus Metro members can save thousands of dollars on a new vehicle. Plus, you'll save even more when you finance with Columbus Metro at our terrific low loan rates.

For more information, visit our Web site at www.columbusmetro.org and click on the Invest in America logo. And be sure to get pre-approved with Columbus Metro before you shop. Apply online or call and speak to one of our member services representatives at 614.239.0210 or 800.986.3876.

WEB SITES FOR PENNY PINCHERS

This holiday season, every penny counts! When you're looking for ways to save, the Internet can be a great resource. Try these Web sites, or type "frugal living," "comparison shopping," or "money-saving tips" in your favorite search engine for even more ideas.

- www.coupons.com – Printable coupons and a weekly e-mail newsletter.
- www.pricegrabber.com – A comparison shopping site that helps you find the lowest prices on electronics, books, furniture and more. Similar sites include www.bizrate.com and www.mysimon.com.
- www.ebay.com – The popular auction site lets you bid on just about anything.



KEY RATES

Regular Money Market
\$1,000 minimum 1.00% APY

Super Money Market
\$20,000 minimum ... 1.50% APY
\$50,000 or more 1.75% APY

6 Month Share or IRA Certificate
\$1,000 minimum 1.50% APY

12 Month Share or IRA Certificate
\$500 minimum 1.75% 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 2.50% APY

60 Month Share or IRA Certificate
\$500 minimum 3.00% APY

Education Growth Fund Certificate
\$250 minimum 1.25% APY

Vehicle Loan (2008 to 2010)
As low as 5.74% APR*
Up to 72 months

Vehicle Loan (2004 to 2007)
As low as 6.24% APR*
Up to 66 months

Vehicle Loan (2003 & older)
As low as 7.74% APR*
Up to 66 months

Home Equity Loan
As low as 5.99% APR*

Home Equity Line of Credit
Redi-Line 3.50% APR

First Mortgages
Call Keith @ extension 3026



Rates current as of 10/15/09 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.

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

CONTACT US