

# CREDIT Views

## E-services Keep You On Track

Electronic services have come a long way since the 1990s, when they were first introduced to consumers. Now, not only are e-services convenient and easy to use, they are particularly helpful in keeping you – and your budget – on track.

MetroWeb, our Internet branch, gives you 24/7 access to account balances, transaction history, transfers and more. MetroWeb Bill Pay puts you in control of paying your bills while saving you time and money. And e-statements allow you to balance your account faster and catch mistakes and problems sooner.

For more information about Columbus Metro's online banking, online bill pay or e-statements, go to [www.columbusmetro.org/electronic.html](http://www.columbusmetro.org/electronic.html).

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## Inside:

2

Call For Nominations

3

Be Financially Prepared For A Disaster

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## DON'T BUY A NEW CAR ON A WHIM

The new car itch can sneak up on you in many ways. A drive on a nice, sunny day takes you past a dealer's lot. A neighbor washes their shiny new car in the driveway. A friend picks you up in the latest model with all the bells and whistles.

Don't let the itch win until you've done your homework. If you go to the dealership prepared, you'll walk away with a better deal.

Visit consumer Web sites to preview some of your favorite choices. Check out safety reports, fuel economy ratings, and resale valuations. Search some sites for consumer reviews from actual owners; test drive a friend's car; talk to your family members. The more information you have, the easier it will be to narrow your choices.

Popular sites to visit include:

- U.S. Department of Energy: [www.fueleconomy.gov](http://www.fueleconomy.gov)
- National Highway Traffic Safety Administration: [www.nhtsa.gov](http://www.nhtsa.gov)
- Kelly Blue Book: [www.kbb.com](http://www.kbb.com)
- NADA Price Guides: [www.nadaguides.com](http://www.nadaguides.com)
- Edmunds: [www.edmunds.com](http://www.edmunds.com)
- Consumer Reports: [www.consumerreports.org](http://www.consumerreports.org)

When you're ready to actually shop, see us first. We can help you get pre-approved so that you can concentrate on negotiating the price of the vehicle and not the financing once you get to the dealership. Call or stop in any of our offices to speak to one of our lending professionals, or visit us online at [www.columbusmetro.org](http://www.columbusmetro.org).



## Super Money Market

\$20,000 minimum..... 0.75% APY  
 \$50,000 or more..... 0.90% APY

## 6 Month Share or IRA Certificate

\$1,000 minimum ..... 0.75% APY

## 12 Month Share or IRA Certificate

\$500 minimum ..... 0.90% APY

## 15 Month Share or IRA Certificate

\$500 minimum ..... 0.90% APY  
 Allows deposits of \$250 or more

## 36 Month Share or IRA Certificate

\$500 minimum ..... 1.75% APY

## 60 Month Share or IRA Certificate

\$500 minimum ..... 2.75% APY

## Education Growth

### Fund Certificate

\$250 minimum ..... 1.25% APY

## Vehicle Loan (2009 to 2011)

As low as..... 3.74%\*  
 Up to 72 months

## Vehicle Loan (2005 to 2008)

As low as..... 4.24%\*  
 Up to 66 months

## Vehicle Loan (2004 & older)

As low as..... 7.24%\*  
 Up to 60 months

## Home Equity Loan—Fixed Rate

As low as ..... 5.99%\*  
 Up to 180 months

## Home Equity Line of Credit

Redi-Line..... 3.50% APR\*

## First Mortgages

Contact Jenniffer McNamee at ext. 3026  
 or [jmcnamee@columbusmetro.org](mailto:jmcnamee@columbusmetro.org)

*Rates current as of 09/01/11 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.*

KEY RATES



## CALL FOR NOMINATIONS

Credit unions are democratically controlled, member-owned cooperatives, and this is your chance to participate in the democratic process.

We are currently accepting nominations to fill three positions on our board of directors. To be considered, you must be, at a minimum, a credit union member in good standing and willing to serve on a volunteer basis. You should be able to dedicate a few hours each month to board activities including a meeting during regular business hours.

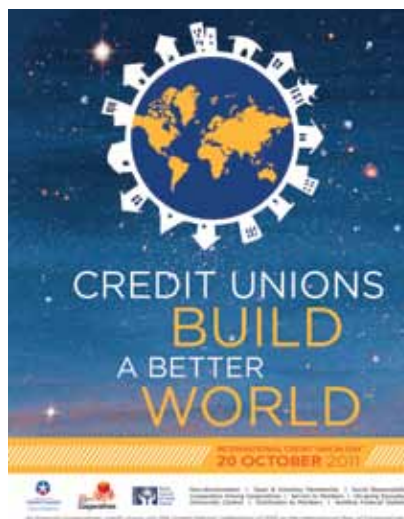
To apply, send your résumé or a brief summary of your qualifications to:

Nominating Committee  
 Columbus Metro FCU  
 P.O. Box 13240  
 Columbus, OH 43213-0240

Applications must be received by November 10, 2011, to be considered.



## BUILDING A BETTER WORLD



You've probably wondered how credit unions are different from other financial institutions. Many differences exist, but the short of it is this: Credit unions exist to help people, not to make a profit. That's why Columbus Metro was established as a financial cooperative rather than a bank. At a cooperative, you're a member-owner, not a customer.

Credit unions play a substantial role in the global cooperative movement, with nearly 186 million members in 97 countries. So for International Credit Union Day on October 20, credit unions have adopted the theme *Building a Better World*.

As financial cooperatives, credit unions are much more than money lenders and holders. Like all cooperatives, we stand for the power of people helping people.

Credit unions are prime examples of how the cooperative spirit transforms individuals and advances communities, the first steps towards building a better world.

Visit our Web site at [www.columbusmetro.org](http://www.columbusmetro.org) for more information about credit unions and International Credit Union Day 2011.

## BE FINANCIALLY PREPARED FOR A DISASTER

This has been a record-setting year for natural disasters. From major snowstorms and hurricanes to earthquakes and tornadoes, almost every part of the country has been affected. The events of 2011 remind us that a natural disaster or national emergency could strike anywhere at any time.



Here are some things you can do to make sure your family is financially prepared for a disaster:

- **Build an emergency fund.** Even if you qualify for Red Cross or FEMA aid, it could take days or weeks for it to arrive. Insurance claims can take even longer, so you'll need money to tide you over.
- **Keep some cash on hand.** Many disasters cause widespread power outages, so you may not be able to use an ATM or visit the credit union right away.
- **Update your beneficiaries.** Make sure that beneficiaries have been named for all of your financial accounts and insurance policies. This is especially important if you've recently experienced a life-changing event, such as marriage, divorce, the birth of a child or the death of a spouse.
- **Know where important documents are.** Designate a binder or box for important financial documents such as account statements, account numbers, checks, birth and marriage certificates and the like. Remember to include prescription drug and insurance claims information.

For more information on disaster preparedness, visit the American Red Cross at [www.redcross.org](http://www.redcross.org) and the Federal Emergency Management Administration at [www.fema.gov](http://www.fema.gov). You can also create your own Emergency Financial First Aid Kit at [www.operationhope.org](http://www.operationhope.org); click on HOPE Coalition America.

## NEW RECEIPT FORMAT INTRODUCED

If you've visited one of our offices since mid-September, you've probably noticed that we have new receipts. Instead of the customized, continuous-feed sheets that automatically printed two copies – white and yellow – we now use smaller, thermal paper receipts like you get at your local supercenter.



The new receipt format offers several advantages. For one, we now archive an electronic copy of every receipt. That makes it easier to access copies when we need them. It's safer, because we're storing those copies on a secure server instead of storing the actual paper receipts. The new format is better for the environment, because it uses less paper. And the new receipts are less expensive to purchase and easier to store.

We thank you for your patience as we get used to using our new receipts.

### BY PHONE

614.239.0210  
800.986.3876

### BY FAX

614.239.0988

### BY E-MAIL

[cmfcu@columbusmetro.org](mailto: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

5600 N. Hamilton Rd.  
Gahanna, OH 43230

DSCC Building 20  
Room B110S

DFAS Building 21  
Room A132

### 24-HOUR SERVICES

MetroWeb  
[www.columbusmetro.org](http://www.columbusmetro.org)

MetroTeller  
614.237.8777 or 800.529.4619

Bill Pay Support  
877.682.0339

Visa® Balance & Payment  
Inquiries  
800.600.5173  
[www.ezcardinfo.com](http://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 Debit MasterCard®  
800.528.2273

# TIPS FOR NATIONAL CYBER SECURITY MONTH

We entertain ourselves and manage our lives online more than ever before. From games to movies, online banking to stock trading, e-mail to social networks – it's all on the Internet. October is National Cyber Security Month, and the best practices below can help keep you, your family and your personal information safe and secure.

## Children and Computers

Set basic ground rules for computer use. Explain that just like talking to strangers isn't a good idea at the playground, it isn't a good idea online, either. Kids should never reveal their full name and address and other private information like their location, birthday or other family members. As kids get older, introduce the concepts of cyber bullying and stalking. And reinforce the message that once something is posted on the Internet, it is posted to the world forever.

## You and Computers

Be stingy about the information that you share. Criminals will often troll various sites to put together bits of information to form profiles of potential victims. Your name and occupation are on LinkedIn. Your vacation plans are on Facebook. You checked in from your current location on Foursquare. Innocent comments can tell a would-be criminal that your home or office is vacant and you'll be gone for several hours or even days.

For more information and tips to protect yourself and your family, visit [www.onguardonline.gov](http://www.onguardonline.gov).



## HOLIDAY CLOSINGS

New Year's Day  
Monday, January 2

Christmas Day  
Saturday, December 24

Thanksgiving Day  
Thursday, November 24

Veterans Day  
Friday, November 11



# Views CREDIT

  
METRO  
COLUMBUS  
FEDERAL CREDIT UNION  
P.O. Box 13240  
Columbus, OH  
43213-0240

Presorted  
Standard  
U.S. Postage  
**PAID**  
PSB  
92799