

FOR THE MEMBERS OF COLUMBUS METRO FEDERAL CREDIT UNION

CREDIT Views

Prepaid Cards Available

Visa® prepaid cards make gift-giving, travel and everyday errands more convenient than ever. Columbus Metro now offers three different cards: Gift, Reloadable and Travel. You can use prepaid cards everywhere Visa debit cards are accepted. Stop in any of our offices to purchase a card or visit www.columbusmetro.org/prepaidcards.html for details.



Win \$5,000 With Free Online Bill Pay

You could win a \$5,000 back-to-school shopping spree just for paying your bills. You'll be automatically entered to win each time you use our free online bill pay service, Metro-Web Bill Pay, to pay a bill through September 30. If you're not using MetroWeb Bill Pay yet, visit www.columbusmetro.org/billpay.html for details and an application.

Holiday Closing

Our offices will be closed in observance of the following holiday:

Columbus Day
Monday, October 11

THE TIME IS RIGHT TO BUY OR REFI



With mortgage rates at or near all-time lows, it's a great time to buy a home or refinance the mortgage on your current residence.

A buyer's market

First-time home buyers are in a particularly good position: rates are low and there plenty of affordable homes for sale. If you've been waiting for the right time to buy your first home, this may well be it. Current homeowners who are ready to move up (or even downsize) may face a greater challenge – after all, it is a buyer's market. But homes that are in good condition and priced properly are still selling, so don't assume that it can't be done.

Staying put

If you plan to stay in your home for several years to come, it may make sense to refinance your existing home loan. There are a number of reasons to do so: to lower your rate, to convert an adjustable-rate mortgage to a fixed rate, or to take cash out to consolidate debt.

Whether you're buying or refinancing, Columbus Metro has the mortgage loan that's right for you. Contact our mortgage specialist, Nate Cooper, at 614.239.0210 or 800.986.3876, extension 3026, or ncooper@columbusmetro.org.

IT'S NOT TOO LATE TO OPT IN

On August 15, new regulations on overdraft protection took effect. As a result, we cannot authorize and pay overdrafts on your debit card transactions unless you tell us that you want Courtesy Pay to cover them.

Courtesy Pay does not replace your existing overdraft coverage, such as overdraft from savings or a line of credit — it will only be used if those sources of funds have been exhausted. Many members find that Courtesy Pay is just what they need when an unexpected expense or emergency comes up.

If you haven't opted in yet, it's not too late to make sure your debit card is there for you when you need it. Simply call us, stop in or e-mail us at cmfcu@columbusmetro.org to opt in today.



SEPTEMBER 2010

HOME IS WHERE THE MONEY IS

The kids are back in school and fall is just around the corner. If that means it's time to make tuition payments, buy a new vehicle or repair the roof before winter, a home equity loan or line of credit may be just what you need to get started.

A home equity loan is a great way to pay for major expenditures. Since your home serves as collateral for your loan, you benefit in several ways:

- The interest rate is lower than for other types of loans;
- Extended terms of 10 to 15 years make payments more affordable; and
- The interest you pay may be tax-deductible (consult your tax advisor to be sure).



With a Columbus Metro home equity loan, you can borrow up to 90% of your home equity. That's a lot of purchasing power – perfect for your big projects and major purchases this fall.

To get started, stop in any of our offices, call 614.239.0210 or 800.986.3876, or visit us online at www.columbusmetro.org.

LOOKING FOR A NEW CAR THIS FALL?

Late summer and early fall is the perfect time to buy a new vehicle, since dealerships are preparing for the new model year. Here are a couple of things to keep in mind:

- Deep discounts are often available on models that are being discontinued. However, such vehicles may lose their value more quickly, so keep that in mind if you'll be looking to trade it in a couple of years from now.
- Vehicles that have been redesigned for the new model year can also be a bargain, as long as you don't mind driving an 'outdated' model.

Web sites like Kelly Blue Book (www.kbb.com) and Edmunds (www.edmunds.com) offer a wealth of information for new car buyers. You can also strengthen your bargaining position by getting pre-approved at Columbus Metro before you shop, so stop in, call or visit us online to apply today!

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

OPENING LATE 2010

5600 N. Hamilton Rd.
Gahanna, OH 43230

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 Debit MasterCard®
800.528.2273

KEY RATES

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

Super Money Market
\$20,000 minimum ... 1.25% APY
\$50,000 or more 1.50% APY

6 Month Share or IRA Certificate
\$1,000 minimum 1.25% APY

12 Month Share or IRA Certificate
\$500 minimum 1.50% APY

15 Month Share or IRA Certificate
\$500 minimum 1.50% 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 (2008 to 2010)
As low as 3.90% APR*
Up to 72 months

Vehicle Loan (2004 to 2007)
As low as 4.24% APR*
Up to 66 months

Vehicle Loan (2003 & older)
As low as 7.24% 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
Contact Nate @ extension 3026

Rates current as of 08/18/10 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.

