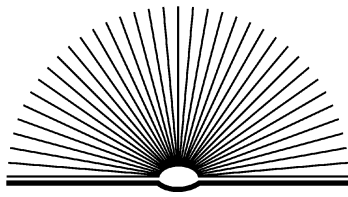


September 2004



Credit Views

For the members of Columbus Metro Federal Credit Union

KEY RATES

Super Money Market

\$20,000 min 2.25% APY

6 Month Share Certificate

\$1,000 min 2.25% APY

12 Month Share Certificate

\$500 min 2.75% APY

36 Month Share Certificate

\$500 min 3.50% APY

60 Month Share Certificate

\$500 min 4.25% APY

Education Growth Fund Certificate

\$250 min 2.25% APY

New Vehicle—Fixed Rate

As low as 4.49% APR*
Maximum term 72 months

Used Vehicle—Fixed Rate

As low as 4.99% APR*
Maximum term 66 months

First Mortgages—Fixed Rate

15 year 5.025% APR***
30 year 5.412% APR***

Home Equity Loan

As low as 5.99% APR**

Home Equity Line of Credit Redi-Line 3.50% APR

Rates current as of 08/18/04 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.

Hold down costs

... when purchasing your next vehicle



Whether you've got your eye on one of the new '04 or '05 models or you're looking for a quality pre-owned vehicle, careful research and planning will help you get the right vehicle at the right price. Here are some ways to save money:



Buy reliable – Nothing can blow a budget like unexpected repair costs. The annual *Consumer Reports* survey of mechanical problems for different models, available each April, cites both overall ratings and specific problems. If you subscribe to the magazine or online service, go to www.consumerreports.org. (Some information on the web site is available free of charge; you can also purchase a monthly subscription to the online service or check your local library for a copy of the magazine.)



Factor in ongoing costs – Although insurance and gasoline costs are continuous, new-car depreciation—the value a vehicle loses each year—is also a major factor. Edmunds.com summarizes these variables in a feature called True Cost to Own (click on the Tips & Advice tab on the home page, then True Cost to Own). A vehicle that costs less to buy now may in fact cost more to own over a five-year period.

Do your homework – Look for information on dealer cost or “invoice price” on sites like Edmunds.com and Kelley Blue Book (www.kbb.com). Then aim for a selling price no more than 2% over the invoice price.

Metro Direct adds new dealer



Columbus Metro is proud to welcome **Bob McDorman Chevrolet** to the Metro Direct vehicle financing program. Bob McDorman Chevrolet is located at 5885 Gender Rd. in Canal Winchester and can be reached at (614) 834-6061 or online at www.bobmcdormanchevrolet.com.

Safeguarding your identity

Roughly one in five Americans—20% of the population—has already been a victim of identity theft. And the number grows by an estimated 3,000 people per day.



With statistics like those, it may seem inevitable that you'll be a victim. But that isn't the case. There are a number of things you can and should do to prevent identity theft:

- **Check your credit** once a year.
- **Don't provide personal information** on the phone, through the mail or over the Internet unless you initiate the contact or know who you're dealing with.
- **Guard your mail and trash.** Don't leave incoming mail in your mailbox overnight, and deposit all outgoing mail at the post office or in a secure postal drop box. Shred any documents with personal information before you place them in the trash.
- **Don't leave** personal information in your vehicle unattended.
- **Don't carry** your Social Security card and don't give out your Social Security number unless it's absolutely necessary.

For more information on identity theft, visit the Federal Trade Commission's web site at www.ftc.gov. You may also want to consider attending the November 17 identity theft seminar, one in a series of personal finance workshops offered by the Consumer Credit Counseling Service. The remaining workshops for 2004 are listed below.

Personal Finance Workshops

Wednesday, September 15	Understanding Credit Reports and Credit Scores
Wednesday, October 20	Smart Ways To Manage Debt
Wednesday, November 17	Identity Theft

Sessions are 7:00 to 8:30 p.m. at the CCCS Columbus office, 4500 E. Broad St. in Whitehall. Sessions are free, but registration is required; call (614) 552-2222 or (800) 355-2227 to register.

Last chance for summer fun!

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

Summer is drawing to a close, but you can still visit some of Ohio's most popular attractions before the season ends. Discount tickets may be purchased at our East Broad Street office. For ticket availability and pricing, stop in, call or visit our web site at www.columbusmetro.org.

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



Our offices will be closed
Monday, October 11
in observance of Columbus Day.



COLUMBUS
METRO
FEDERAL CREDIT UNION

Main Office

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

Branch Offices

DSCC Building 20
(614) 237-4676

DFAS Building 21
(614) 236-3371

Office Hours

Monday – Thursday	9 am – 4 pm
Friday	9 am – 5 pm
(Branches)	9 am – 4 pm
Saturday (Main)	9 am – 1 pm

Drive-Thru Hours

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

Web Site www.columbusmetro.org

Email cmfcu@columbusmetro.org

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

