

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.



Moving? Let Us Know

If you're moving, be sure to let us know so that you continue to receive your account statements and other information in a timely manner. To prevent identity theft, we require that address changes be made either in writing or in person. An address change request form is available on the online forms page of our Web site.

Holiday Closings

Our offices will be closed to observe the following holidays:

Columbus Day

Monday, October 12

Veterans Day

Wednesday, November 11

GO GREEN WITH OUR E-SERVICES

It's convenient for you and good for the environment

According to the PayItGreen Alliance, the average household receives approximately 19 bills and statements and makes approximately seven payments in paper form every month.

By switching to electronic statements and payments, that same household can reduce greenhouse gas emissions by 171 pounds annually. That's equivalent to:

- 🌳 Not driving 169 miles
- 🌳 Not consuming 8.8 gallons of gasoline
- 🌳 Planting two trees and allowing them to grow for 10 years



Reducing the paper in your financial transactions can have a big environmental impact. Here's what you can do to "go green" with Columbus Metro:

- 🌳 **Sign up for direct deposit.** Contact your employer's human resources department to find out how. If you receive Social Security or other federal benefit payments, visit www.GoDirect.org or call the GoDirect helpline at 1.800.333.1795.
- 🌳 **Enroll in e-statements.** Simply log on to MetroWeb, then choose E-statements from the Account Balances or History menu and follow the prompts.
- 🌳 **Pay your bills online.** MetroWeb Bill Pay is convenient, secure and free to members with a checking account. Visit www.columbusmetro.org/billpay.html for details.

For more information, visit www.payitgreen.org.

GET A HANDLE ON YOUR DEBT

If you're like many Americans, you'd like to get out of debt but you don't know where or how to start. Now you can get the help you need with a new online tool called Debt in Focus.

Debt in Focus is free, anonymous and easy to use. You'll start by answering a few simple questions about your income and current debts. Then, the site will provide you with personal action strategies to help you keep your finances moving forward – or get them back on track.

debtinfocus

To get started, look for the Debt in Focus icon on our Web site or go directly to www.debtinfofocus.org.

www.columbusmetro.org

SEPTEMBER 2009

2009 Visa NFL Mega Fan Giveaway Sweepstakes

WIN THE ULTIMATE NFL EXPERIENCE

This season, Visa® could be your ticket to game day.

When you use your Columbus Metro Visa card between September 10 and November 30, 2009, you'll be automatically entered for a chance to win the ultimate NFL experience. The more you use your Visa card, the more chances you have to win.

The grand prize winner and three friends will receive a trip to a 2009 NFL playoff game, the 2010 Pro Bowl, and Super Bowl XLIV, courtesy of Visa, including:

- Tickets to each event
- Roundtrip airfare
- Deluxe hotel accommodations
- Meet and greet with a NFL player at each event
- Tickets to the official NFL Tailgate Party for each event
- Pre-game field access at Super Bowl XLIV
- \$1,000 NFL-themed Visa Gift card (for winner only)



The winner will also receive money that may be used towards the payment of taxes on this prize. For more information, visit www.visa.com/NFL.

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE 2009 Visa NFL Mega Fan Giveaway SWEEPSTAKES. Non-Purchase Entries and Purchase Entries have an Equal Chance of Winning. For complete details on Non-Purchase Entries, see Official Rules at any Columbus Metro office or at www.visa.com/NFL. PIN-based and ATM transactions are not eligible. Void in Puerto Rico and where prohibited. Sweepstakes ends 11/30/09. Sponsored solely by Visa Inc.



Purchasing or refinancing a home? Work with a lender you can trust. Contact our mortgage specialist, Keith Louderback, at 614.239.0210 or 800.986.3876, ext. 3026 or klouderback@columbusmetro.org.

KEY RATES

Regular Money Market \$1,000 minimum 1.00% APY	36 Month Share or IRA Certificate \$500 minimum 2.50% APY	Vehicle Loan (2003 & older) As low as 7.74% APR* Up to 66 months
Super Money Market \$20,000 minimum ... 1.50% APY \$50,000 or more 2.00% APY	60 Month Share or IRA Certificate \$500 minimum 3.00% APY	Home Equity Loan As low as 5.99% APR*
6 Month Share or IRA Certificate \$1,000 minimum 2.00% APY	Education Growth Fund Certificate \$250 minimum 1.25% APY	Home Equity Line of Credit Redi-Line 3.50% APR
12 Month Share or IRA Certificate \$500 minimum 2.25% APY	Vehicle Loan (2008 to 2010) As low as 5.74% APR* Up to 72 months	First Mortgages Call Keith @ extension 3026
15 Month Share or IRA Certificate \$500 minimum 2.25% APY Allows deposits of \$250 or more	Vehicle Loan (2004 to 2007) As low as 6.24% APR* Up to 66 months	

Rates current as of 08/17/09 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