

FOR THE MEMBERS OF COLUMBUS METRO FEDERAL CREDIT UNION

# CREDIT Views

## Wishes Can Come True

If you're like most people, you wish you had more free time or some extra cash. You could have both: just pay your bills online with MetroWeb Bill Pay. For a limited time, you'll be entered to win \$5,000 each time you use this time-saving free service. Visit [www.columbusmetro.org/billpay.html](http://www.columbusmetro.org/billpay.html) for complete details.



## Notices Discontinued

As a reminder, we no longer mail notices when a check or other item is returned for insufficient funds or paid through Courtesy Pay. You can monitor your account activity online or by phone 24 hours a day, seven days a week with our convenient electronic services. Visit [www.columbusmetro.org/electronic.html](http://www.columbusmetro.org/electronic.html) for more information.

## Holiday Closings

Our offices will be closed to observe the following holidays:

### Labor Day

Monday, September 7

### Columbus Day

Monday, October 12



## WE'RE NUMBER ONE!

Columbus Metro is tops in central Ohio

Columbus Metro is at the head of its class. But you don't have to take our word for it: independent industry analysts who compile financial data from every credit union in the United States say so.

In the first quarter of 2009, Columbus Metro received its highest ranking ever for Return of Member. ROM scores a credit union based on three primary measurements: how high its deposit rates are,

how low its loan rates are, and how much its membership uses the products and services that are offered. Our score was number one in central Ohio, second in the state and forty-sixth out of 703 credit unions of similar size nationwide.

In today's economy, it's more important than ever to get the most for your money. Do you have accounts at other financial institutions? If so, this may be a good time to bring those deposits, loans and checking accounts to Columbus Metro. You'll earn more for your savings, pay less for your loans and get the products and services you need to manage your finances.

*Callahan & Associates (www.creditunions.com) provides statistical analysis for the credit union industry. Ranking as of first quarter of 2009 among credit unions \$100 million to \$250 million in assets.*

Enjoy back-to-school savings from Columbus Metro and Visa®

## STOCK UP FOR SCHOOL AND SAVE

**Lesson number one:** Back-to-school shopping doesn't have to break your budget. Use your Columbus Metro Visa card and get discounts on school supplies, clothing, computers and more from top merchants including American Eagle, Office Max, Target, Lenovo, eBags and more. To see all of the available offers, go to [www.columbusmetro.org](http://www.columbusmetro.org) and click on the Visa back-to-school icon.

**Lesson number two:** A Columbus Metro Visa is the smart way to pay year-round, thanks to low fixed rates, no annual fees, and rewards with every purchase. Call, stop in or visit us online to find out more. Apply today!



AUGUST 2009

## DIRECT DEPOSIT MEANS LESS STRESS FOR CAREGIVERS

A new survey sponsored by the U.S. Department of the Treasury's Financial Management Service finds that half of American caregivers are now helping to manage the finances of a parent, friend or other person needing their care. That can add to caregivers' levels of stress and anxiety, yet surprisingly, only 52 percent of caregivers receiving Social Security payments on behalf of the person they care for use direct deposit.



Direct deposit is a decades-old time-saving tool that is safer and more reliable than paper checks. In fact, when there is a problem with a Social Security payment, nine times out of 10 it's with a paper check, not a direct deposit. Making the switch to direct deposit takes just a few minutes through the Treasury's GoDirect® program. To sign up, call toll-free 1.800.333.1795 or visit [www.GoDirect.org](http://www.GoDirect.org).

Source: U.S. Department of the Treasury, Financial Management Service

## SCHOOL SHOPPING TEACHES VALUABLE LESSONS



Thanks to pay cuts and job losses, back-to-school shoppers are more budget conscious this year. Yet according to the National Retail Federation, the average family with students in grades K-12 will spend \$548.72 on school supplies. That makes this fall a great time to teach kids how to set and stick to a budget, comparison shop and more.

"Ask kids to evaluate what they really need," says Cheryl Bridges, director of Texas A&M University's Center for Retailing Studies. "Have them compare prices online and visit different stores to find the best deals."

We can help to reinforce the lessons you're teaching with the Metro Kids Club featuring Kirby Kangaroo, for kids 12 and under, and CU Succeed® for teens. Visit [www.columbusmetro.org](http://www.columbusmetro.org) for more information on both of these programs, and show your kids that learning about money can be fun and rewarding.

### BY PHONE

614.239.0210  
800.986.3876

### BY FAX

614.239.0988

### BY EMAIL

[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

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

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 MasterMoney  
800.528.2273

## KEY RATES

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

**Super Money Market**  
\$20,000 minimum ... 1.50% APY  
\$50,000 or more ..... 2.00% APY

**6 Month Share or IRA Certificate**  
\$1,000 minimum ..... 1.75% APY

**12 Month Share or IRA Certificate**  
\$500 minimum ..... 2.00% 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 ..... 2.25% APY

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

**Education Growth Fund Certificate**  
\$250 minimum ..... 1.25% APY

**Vehicle Loan (2007 to 2009)**  
As low as ..... 5.74% APR\*  
Up to 72 months

**Vehicle Loan (2003 to 2006)**  
As low as ..... 6.24% APR\*  
Up to 66 months

**Vehicle Loan (2002 & 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 07/15/09 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.

