

FOR THE MEMBERS OF COLUMBUS METRO FEDERAL CREDIT UNION

# CREDIT Views

## Joseph Wells Honored

Joseph Wells, vice chairman of Columbus Metro's board of directors, was inducted into the Ohio Veterans Hall of Fame at a ceremony on November 6.

Established in 1992, the hall of fame recognizes Ohio veterans who have made significant contributions to their community, profession, state and nation. Men and women from any branch of the military and all eras of military conflict are eligible. Twenty Ohio veterans were honored this year.

Mr. Wells served in the U.S. Army during World War II and is an active member of the Veterans of Foreign Wars. He has twice been recognized as USO Volunteer of the Year, in 1991 and again in 2006. Congratulations to Mr. Wells!

## Holiday Closings

Our offices will be closed to observe the following holidays:

### Christmas Day

Friday, December 25  
Saturday, December 26

### New Year's Day

Friday, January 1  
Saturday, January 2

## TAX CREDIT EXTENDED, EXPANDED

Both first-time home buyers and existing homeowners now benefit

If you're rethinking your plan to purchase a home because you missed out on the tax credit for first-time home buyers, think again. That credit has been extended and even expanded.

The credit, worth 10% of the purchase price up to \$8,000, was scheduled to expire last month. That offer is now available to qualifying first-time home buyers who sign a contract by April 30, 2010, and close by June 30, 2010.\*

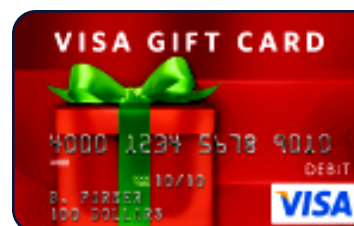
### New tax credit available to existing homeowners

The same legislation that extended the deadline for the first-time home buyer credit also created a credit for existing homeowners who purchase a new home. That credit is equal to 10% of the purchase price up to \$6,500 and is available to those who have lived in their current home for at least five of the past eight years.

In both cases, the credit is not available for homes that cost more than \$800,000. And the full credit is available to single taxpayers with incomes up to \$125,000 and married couples earning up to \$225,000 (taxpayers with slightly higher incomes may qualify for a partial credit).

Thanks to these tax credits, low mortgage rates and a plentiful supply of homes, it's a great time to buy. Our mortgage specialist, Keith Louderback, can help you determine what you can afford and discuss the various loan options available to you. Call Keith at 614.239.0210 or 800.986.3876, extension 3026, or e-mail him at [klouderback@columbusmetro.org](mailto:klouderback@columbusmetro.org).

\*Consult your tax advisor for complete details.



## GIFT JOY THIS HOLIDAY SEASON

A Columbus Metro Visa® Gift card is the perfect gift for everyone on your holiday list. Cards may be purchased at any Columbus Metro branch or visit [www.columbusmetro.org/prepaidcards.html](http://www.columbusmetro.org/prepaidcards.html) for more information.

DECEMBER 2009

## THE WEATHER OUTSIDE IS FRIGHTFUL...



Letting us pay your holiday bills is delightful!

MetroWeb Bill Pay makes paying your bills simple, secure and fast, leaving you time for more important things this holiday season. Now, you could also win \$5,000 to pay your holiday bills.

To enter the sweepstakes, pay at least one bill during December. You'll receive one automatic entry with each bill that you pay online. The more bills you pay, the more chances you have to win! For more information, visit [www.columbusmetro.org/billpay.html](http://www.columbusmetro.org/billpay.html) today.

## ENJOY HAPPIER HOLIDAYS WITH SAVINGS

This season, you don't need to deal with crowds or exceed your budget to finish your holiday shopping. You can shop online — at your convenience — and save money when you use your Columbus Metro Visa card.

You'll enjoy discounts from a variety of merchants and save on gifts for friends, family and even yourself. Here are just a few of the discounts available:

- **Target.com** — Save \$5 on orders of \$50 or more
- **Barnes & Noble** — Save 5% plus free shipping
- **FTD** — 20% off flowers and gifts at **FTD.com**

To see all of the available offers, go to [www.columbusmetro.org](http://www.columbusmetro.org). You can find even more ways to save at [www.usa.visa.com/discounts](http://www.usa.visa.com/discounts).



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!

### 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 ..... 1.75% APY

**6 Month Share or IRA Certificate**  
\$1,000 minimum ..... 1.50% APY

**12 Month Share or IRA Certificate**  
\$500 minimum ..... 1.75% 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 ..... 2.50% 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 ..... 5.24% APR\*  
Up to 72 months

**Vehicle Loan (2004 to 2007)**  
As low as ..... 5.74% 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**  
Call Keith @ extension 3026

Rates current as of 11/20/09 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.

