

FOR THE MEMBERS OF COLUMBUS METRO FEDERAL CREDIT UNION

CREDIT Views

Save time and money on tax preparation

Tax time is here, and you can get your refund in as few as eight days ... simply e-file with TurboTax® and choose direct deposit for your refund.



There's no charge when you use the TurboTax Federal Free Edition for simple returns; for more complicated returns, the Deluxe, Premier and Home & Business editions are available at a discount. Visit www.columbusmetro.org for more information and to get started on your taxes — for free — today!

Annual Meeting Set

Join us for our annual meeting on Tuesday, March 10, 2009, in the Whitehall-Yearling High School auditorium. Doors open at 4:00 p.m., and the meeting starts promptly at 4:30.

Holiday Closing

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

Presidents Day

Monday, February 16

DRIVE AWAY WITH A GREAT DEAL

Columbus Metro has teamed up with GM and Chrysler to help our members invest in America.



That partnership gives you a unique opportunity to get a great discount on a new vehicle from GM or Chrysler. While the discount varies depending on the vehicle, everyone will drive away with a great deal. You could save thousand of dollars.

The deal gets even better when you finance your vehicle with Columbus Metro. Thanks to our low loan rates, your savings will add up quickly. And you'll be doing your part to help the local economy when you buy an American-made car and finance it through us.

Start driving your discount ... Visit www.columbusmetro.org for more information and to get pre-approved for your loan.



NEW LAW INCLUDES CHANGE TO 2009 IRA DISTRIBUTIONS

On December 23, 2008, President Bush signed the Worker, Retiree & Employer Recovery Act of 2008 into law. Among other things, the Act waives 2009 required minimum distributions (RMDs) from certain types of retirement accounts, including traditional IRAs.

We believe that most of our traditional IRA owners already receiving periodic payments will want to receive their 2009 payments as scheduled. For that reason, we will distribute your 2009 periodic payment(s) as usual unless you inform us that you do not wish to receive your distribution.

If you do not wish to receive your scheduled IRA periodic payment, you will need to complete an IRA RMD waiver form and return it to us. This form is available on the online forms page of our web site at www.columbusmetro.org/onlineforms.html (click on the IRAs heading) or by calling Member Services at 614.239.0210 or 800.986.3876.

Please note that this is only a one-year suspension of RMDs. The next RMD will be for calendar year 2010. For complete details, visit the Internal Revenue Service's web site at www.irs.gov.

FEBRUARY 2009

TAKE CONTROL OF YOUR FINANCIAL SAFETY



February is *Go Direct* Month, and Columbus Metro is joining the U.S. Department of the Treasury to encourage those receiving federal benefit checks to sign up for direct deposit.

Direct deposit eliminates the risk of lost or stolen checks and helps guard against identity theft. Plus, money in your Columbus Metro account is NCUA-insured, so you can rest assured your money is secure.

With direct deposit, you have immediate access to your money from virtually everywhere, so there's no need to wait for the mail or run to the credit union to deposit a check.

Signing up is free, quick and easy. If you receive Social Security, Supplemental Security Income or VA Compensation and Pension payments by check, you can call the *Go Direct* helpline at 800.333.1795 or go online to www.GoDirect.org.

HAVE A HOLIDAY HANGOVER? WE CAN HELP!

Holiday bills have a way of piling up, but we can help. You'll start saving right away when you move the balances from your department store and other credit cards to your low-rate Columbus Metro Visa®. By consolidating your debt, you can enjoy a lower interest rate and one easy monthly payment while you pay down your balance.



If you already have a Columbus Metro Visa card, all you need is a balance transfer form, available on the online forms page of our web site. Don't have a Columbus Metro Visa yet? You can apply online, too – just go to www.columbusmetro.org.

It's time to stop paying for the past so you can start saving for the future and enjoying today. Transfer your balances today!

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 3.00% APY

12 Month Share or IRA Certificate
\$500 minimum 3.25% APY

15 Month Share or IRA Certificate
\$500 minimum 3.25% APY
Allows deposits of \$250 or more

36 Month Share or IRA Certificate
\$500 minimum 3.75% APY

60 Month Share or IRA Certificate
\$500 minimum 4.00% APY

Education Growth Fund Certificate
\$250 minimum 1.25% APY

Vehicle Loan (2007 to 2009)
As low as 5.99% APR*
Up to 72 months

Vehicle Loan (2003 to 2006)
As low as 6.49% APR*
Up to 66 months

Vehicle Loan (2002 & older)
As low as 7.49% 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 01/15/09 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.

BY PHONE

614.239.0210
800.986.3876

BY FAX

614.239.0988

BY EMAIL

cmfcu@columbusmetro.org

BY MAIL

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VISIT US

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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