

# CREDIT Views

## Real Estate Expo

**When:** Saturday, February 21  
1:00 p.m.

**Where:** University Plaza Hotel &  
Conference Center  
3110 Olentangy River Rd.  
Columbus

**Cost:** FREE for members;  
registration is required.  
Call 614.358.5215 or e-mail  
[seminar@revealty.com](mailto:seminar@revealty.com) to  
register.

### Topics to be covered:

- What is the current state of the housing market? How does this impact me as a buyer or seller?
- Can I still get a loan? How have things changed? How much will I need for a down payment?
- How do I sell for top dollar in a buyer's market?
- Foreclosures – where are the opportunities for buyers in this market?

Presented by Credit Union  
Mortgage Partners

---

## Inside:

2.

Candidates For The 2009  
Board Of Directors

3.

What You Should – And  
Shouldn't – Do Before  
Buying A Home

---

## FINANCIAL RESOLUTIONS FOR 2009

The New Year has arrived, so it's time to make those resolutions. If you're like most Americans, you're probably focusing on improving your health this year – perhaps you want to lose that extra 10 pounds or quit smoking.

Those are great goals, but why not resolve to improve your financial health while you're at it? Here are a few timely suggestions:

**Resolution #1: I will not panic.** The American economy tends to be cyclical. So don't let the current downturn frighten you into making financial moves that don't make sense in the long run.

**Resolution #2: I will live beneath my means.** You can't go wrong following this motto. Look for ways to scale back, and resist the temptation to keep up with the Joneses. If you already have a budget, you may want to spend a month tracking your income and expenses to make sure that you're still on target.

**Resolution #3: I will know where I stand.** Go ahead and open those 401(k) statements. Take a close look at what you owe on loans and credit cards. Once you know exactly where you stand, it's much easier to make effective plans for the future.

**Resolution #4: I will save some money.** A cushion of cash is especially important when times are tough – experts recommend having an emergency fund equal to three to six months' worth of expenses. Do whatever it takes to save on a regular basis, even if you have to start small. Just \$10 or \$15 a week adds up over time.

If you would like some help getting your finances in order, remember that you can call on the friendly professionals here at Columbus Metro. We can help you start an emergency fund, save for retirement or refinance your high-rate loans. Call or stop in today!



## ANNUAL MEETING SE

Mark your calendars and join us for our annual meeting will be held in the auditorium at Whitehall in Whitehall. Doors open at 4:00 p.m. and the

### Super Money Market

\$20,000 minimum..... 1.50% APY  
\$50,000 or more.....2.25% APY

### 6 Month Share or IRA Certificate

\$1,000 minimum ..... 3.50% APY

### 12 Month Share or IRA Certificate

\$500 minimum ..... 3.75% APY

### 15 Month Share or IRA Certificate

\$500 minimum ..... 4.00% APY  
Allows deposits of \$250 or more

### 36 Month Share or IRA Certificate

\$500 minimum ..... 4.25% APY

### 60 Month Share or IRA Certificate

\$500 minimum ..... 4.25% APY

### Education Growth

#### Fund Certificate

\$250 minimum ..... 3.00% 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..... 7.24% APR\*  
Up to 60 months

### Home Equity Loan—Fixed Rate

As low as .....5.99% APR\*  
Up to 180 months

### Home Equity Line of Credit

Redi-Line.....3.50% APR

### First Mortgages

Contact Keith Louderback at  
ext. 3026 or [klouderback@columbusmetro.org](mailto:klouderback@columbusmetro.org)

Rates current as of 12/16/08 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.



## CANDIDATES FOR THE 2009 BOARD OF DIRECTORS

In accordance with the Columbus Metro Federal Credit Union bylaws, each year a Nominating Committee recommends a slate of candidates to fill openings on the Board of Directors. The Committee reviewed the applications received from members by the November 14, 2008, deadline and determined the following slate of candidates. *Since there is just one nominee for each open position, the Committee's nominees are declared elected and no mail ballot will be sent to members.*

Columbus Metro FCU board members are volunteers and do not receive compensation for their service. Board members meet monthly and each serves a three-year term.

### The 2009 Nominees (three positions open)

#### Fred Harris

Mr. Harris retired after 29 years in the DCSC Office of Civilian Personnel, where he served the needs of employees and all levels of management as a Personnel Management Specialist, Staffing Specialist, Employee Relations Specialist and Labor Relations Officer. He served four years on the DCSC Civilian Welfare Council, including one year as Chairperson. He also served for 10 years on the Board of Management for the Eldon Ward Branch of the Columbus Metropolitan YMCA, including three years as Chairperson, and was a member of the Metropolitan Board of Directors, which is responsible for the operation and financial management of the YMCA. Mr. Harris has served 25 years on the Columbus Metro FCU Board of Directors, including two years as Secretary, one year as Vice Chair, and 15 years as Treasurer. Mr. Harris has also served on the credit union's Supervisory Committee.

#### Clara Hazlett

Mrs. Hazlett retired from DSCC in 1991 after 31 years of service. At the time of her retirement, she was a Supervisor in Procurement & Production. Mrs. Hazlett attended Franklin University, earning an associate's degree in Industrial Engineering. Mrs. Hazlett is active at the Hilltop Lutheran Church and assists at Magic Hair and Nail Salon, owned by her two daughters. She also works part-time as a Lead Sales Advisor at Giant Eagle. Mrs. Hazlett and her husband of 47 years, Mel, have numerous grandchildren and great-grandchildren with whom they spend a lot of time. Mrs. Hazlett has been on the credit union's Board of Directors for 17 years, including 11 as Second Vice Chair.

#### Jonathan (Mark) Wilkerson

Mr. Wilkerson has been a member of Columbus Metro FCU since 1992 and seeks his second term on its Board of Directors. He began his federal career in 1987 with the Department of the Navy and is currently employed by DFAS Columbus as a Systems Manager over the MOCAS office. Mr. Wilkerson has served on the Audit Committees for Cedar Point Federal Credit Union and St. Mary's County Public Schools, both in Maryland. He also served as Treasurer for the Alpha Rho Lambda Education Foundation in Columbus from 1995 to 2002. Mr. Wilkerson holds a Bachelor of Business Administration in Accounting from Eastern New Mexico University and is a Certified Government Financial Manager. He and his wife, Debra, are the proud parents of a 25-year-old daughter and a five-year-old son.

## ET FOR MARCH 10

meeting on Tuesday, March 10, 2009. The  
Hall-Yearling High School, 675 S. Yearling Rd.  
meeting begins promptly at 4:30 p.m.



## WHAT YOU SHOULD – AND SHOULDN'T – DO BEFORE BUYING A HOME

If you've been thinking about buying a home, now is the time. Homes are more affordable than ever and mortgage loan rates are low. And while other lenders are closing their doors, Columbus Metro is stable, safe and ready to help you buy your new home.

Even if you're not completely sure you're ready to buy, you have nothing to lose by learning more about the home buying process. That way, you'll know what it takes to qualify for a mortgage loan. Here are a few do's and don'ts for would-be homebuyers:

- ✓ **DO** call Columbus Metro's mortgage specialist, Keith Louderback, before you meet with a real estate agent. You can reach Keith at 614.239.0210 or 800.986.3876, extension 3026, or [klouderback@columbusmetro.org](mailto:klouderback@columbusmetro.org).
- ✓ **DO** keep originals of all pay stubs, credit union or bank account statements and other important financial documents. As a general rule, you shouldn't throw out any paperwork for three months prior to your home loan application.
- ✓ **DO** let us know if you plan to use gift funds for closing costs.
- ✗ **DO NOT** change jobs or employers without asking how it would impact your mortgage loan application.
- ✗ **DO NOT** make any major purchases, such as a new car, furniture or appliances, as this may impact your ability to qualify for a loan. We can help you calculate your debt ratio and determine how much additional debt, if any, you could take on and still qualify.
- ✗ **DO NOT** obtain or deposit unusually large sums without notifying us. FNMA/HUD guidelines require documentation for the source of these funds (such as a copy of your bonus check, tax refund, insurance settlement, gift letter, etc.).
- ✗ **DO NOT** open, close or transfer any asset accounts without inquiring about the proper documentation required for your loan file. For example, if you transfer all the funds in a stock account to your savings account, documentation is required.
- ✗ **DO NOT** open or increase any liabilities, including credit cards and signature loans, once you've applied for your mortgage loan.



If you have any questions about mortgage loans or the home buying process, call our mortgage specialist, Keith Louderback, at 614.239.0210 or 800.986.3876, ext. 3026 or e-mail him at [klouderback@columbusmetro.org](mailto:klouderback@columbusmetro.org).

### 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

CONTACT US

# SAVE TIME AND MONEY ON TAX PREPARATION WITH TURBOTAX OR JACKSON HEWITT!

Tax time is right around the corner, and we're pleased to offer our members two leading tax preparation services:

## 1. TurboTax

You'll find out just how *untaxing* your taxes can be when you file your simple federal return with TurboTax® Federal Free Edition.

- Prepare, print and e-file your simple federal return for FREE.
- Get the maximum refund you deserve.
- Audit Support Center download included.
- Help and advice available online, with answers to your questions 24/7.
- Fast refunds in as few as eight days when you e-file and use direct deposit.



## 2. Jackson Hewitt – Save \$25.00

Relax and let a local Jackson Hewitt® tax professional handle your taxes. Preparing your taxes can be a complicated and confusing process. At Jackson Hewitt Tax Service, you'll find trained tax preparers who understand your income tax situation. The preparers will address your concerns and answer all of your tax questions with professional, friendly service. Visit [www.columbusmetro.org](http://www.columbusmetro.org) to print your \$25.00 discount coupon.

Whether you prefer to self-prepare online or work with a tax professional, we have a solution for you. To get started today, visit [www.columbusmetro.org](http://www.columbusmetro.org) or call 1.800.613.4406.

HOLIDAY CLOSINGS

PRESIDENTS' DAY  
Monday, February 16

MARTIN LUTHER  
KING JR. DAY  
Monday, January 19



Views CREDIT

Presorted  
Standard  
U.S. Postage  
**PAID**  
PSB  
92799

P.O. Box 13240  
Columbus, OH  
43213-0240  
**METRO**  
A MEMBER OF  
WELLS FARGO