

FOR THE MEMBERS OF COLUMBUS METRO FEDERAL CREDIT UNION

# CREDIT Views

## Coming Soon: New, Improved Bill Pay

If you use MetroWeb Bill Pay, be sure to mark your calendar for Thursday, June 24. That's the day that our new, improved bill pay site makes its debut. We think you'll find the new interface easier to navigate and more user-friendly. Watch your e-mail and online messages for more information in the coming weeks.

Remember, you'll be entered to win \$5,000 every time you pay a bill online in our *Life's Simple Pleasures* contest. Visit [www.columbusmetro.org/billpay.html](http://www.columbusmetro.org/billpay.html) for complete details on the contest, which runs through June 30, 2010.

## Visa® CashBack Payout

Members who carry a Columbus Metro Visa Classic or Gold card had some extra cash last month, thanks to our annual CashBack payout. Nearly \$55,000 was distributed in 2010.

## Holiday Closings

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

### Independence Day

Monday, July 5

## WHAT YOU NEED TO KNOW ABOUT OVERDRAFT PROTECTION CHANGES



New regulations that affect overdraft protection take effect this summer. It's important to understand your options, since your choices will affect the way we handle your transactions.

Effective August 15, 2010, members who want Courtesy Pay available for their everyday debit card transactions must opt in to the service. Why would you want Courtesy Pay for your debit card transactions? Here are a couple of examples:

*It's late at night, and your tank is almost empty. The gas station is closed, but you can still "pay at the pump." Would you want your debit card to be approved?*

*You've got a cart full of groceries for your family, and you left your checkbook at home. Would you want your debit card to work, even if you're short \$20?*

No one plans to overdraw their account, but it's easy to forget to write a transaction in your register or miscalculate your account balance. For a small fee, Columbus Metro can cover your transactions up to \$300 (\$100 if you have a Metro Merit checking account) when this happens. If you rely on your debit card for everyday purchases like groceries, prescriptions and gas, opting in gives you a safety net.

During the next few months, you'll have several opportunities to opt in to Courtesy Pay for your debit card transactions. Please watch for more information in the mail, and feel free to contact us if you have any questions.

## Metro welcomes new mortgage specialist

We are pleased to welcome **Nathan Cooper** to the Columbus Metro team. Nate is our new mortgage specialist, and he is eager to put his experience and knowledge to work for our members. If you're planning to purchase or refinance a home, you can reach Nate at 614.239.0210 or 800.986.3876, ext. 3026, or at [ncooper@columbusmetro.org](mailto:ncooper@columbusmetro.org).

JUNE 2010

June is ATM & Debit Card Safety Month

PRACTICE ATM AND DEBIT SAFETY

PULSE, one of the nation's leading electronic funds transfer networks, offers the following safety tips for ATM and debit card transactions:

- Treat your card like cash. Always store it in a safe place.
- Keep your PIN a secret. Never write it on your card.
- Do not disclose card information over the phone or on the Internet in response to unsolicited e-mails or other requests.
- Monitor your account regularly and review your statements for unauthorized transactions.
- Report a lost or stolen card to the credit union immediately.

Prepare. Protect. Prevent.



For more ATM and debit safety tips, visit [www.columbusmetro.org/atmsafety.html](http://www.columbusmetro.org/atmsafety.html).

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 DebitMasterCard®  
800.528.2273

SUMMER GIFT-GIVING MADE EASY

Visa Gift cards are the perfect gift for brides and grooms, dads and grads



Are you looking for a foolproof gift for upcoming holidays and events? A Visa Gift card is the perfect gift for Father's Day, graduations, weddings and more.

A Visa Gift card fits every budget and every taste. You can purchase a gift card in any amount from \$10 to \$1,000 for just \$2.95. And gift cards can be used to make purchases online, by phone or in person at millions of merchants worldwide that accept Visa debit.

Visit any of our offices to purchase your Visa Gift cards today!

KEY RATES

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

**Super Money Market**  
\$20,000 minimum ... 1.25% APY  
\$50,000 or more ..... 1.50% 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 ..... 1.75% 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 ..... 3.90% APR\*  
Up to 72 months

**Vehicle Loan (2004 to 2007)**  
As low as ..... 4.24% 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**  
Contact Nate @ extension 3026

Rates current as of 05/18/10 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.

