

FOR THE MEMBERS OF COLUMBUS METRO FEDERAL CREDIT UNION

CREDIT Views

Gift Cards: Perfect For Moms, Dads, Grads

Columbus Metro's Visa® Gift cards are the perfect gift for Mother's Day, Father's Day, graduations and more. Available in amounts ranging from \$25 to \$1,000, gift cards can be used anywhere Visa debit is accepted. For more information or to purchase a gift card, visit any of our offices or go to www.columbusmetro.org.

Moving? Let Us Know

If you're planning a move, be sure to let us know so that you continue to receive your account statements and other important information. For your protection, we require that all address change requests be made either in person or in writing. An address change request form is available on the online forms page of our web site at www.columbusmetro.org.

Holiday Closing

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

Memorial Day
Monday, May 25

Independence Day
Saturday, July 4

FIRST-TIME HOME BUYERS CASH IN

Claim a tax credit of up to \$8,000 when you purchase a home in 2009

If you've been thinking about buying your first home, now is the time. Homes are more affordable than ever, and mortgage rates are extremely low.

What's more, first-time home buyers can also claim a tax credit of up to \$8,000 if the home is purchased between January 1 and December 1, 2009. The credit is available if you have not owned a principal residence in the last three years. You can claim 10% of the purchase price up to \$8,000 (\$4,000 for married individuals filing separately).*

The credit does not have to be repaid as long as you stay in the home for at least 36 months. If you sell the home sooner, the entire amount of the credit must be repaid when the house is sold.

If you're thinking about purchasing your first home this year, make sure your first call is to Columbus Metro. Our mortgage specialist, Keith Louderback, has over 14 years of mortgage lending experience and will help you through the entire process. You can reach Keith at 614.239.0210 or 800.986.3876, ext. 3026, or klouderback@columbusmetro.org.

*Consult your tax advisor or visit www.irs.gov for complete details.



First-time home buyers can claim a tax credit of up to \$8,000 if they purchase a home in 2009.

FINANCIAL FIRST AID KIT AVAILABLE



The Department of Homeland Security, in partnership with the non-profit Operation HOPE, Inc., has developed an Emergency Financial First Aid Kit. The kit is a simple tool to help Americans minimize the financial impact of a natural disaster or national emergency. It helps users identify and organize key financial records and serves as a quick reference to their most important financial documents.

To create your own Emergency Financial First Aid Kit, go to www.operationhope.org and click on HOPE Coalition America.

MAY 2009



WINNING \$5,000 COULD BE A CLICK AWAY

If you'd like to spend more of your summer relaxing, we can help. Our free online bill pay service, MetroWeb Bill Pay, makes paying your bills faster and easier than ever.

MetroWeb Bill Pay is safe and secure. What's more, it:

- **Puts you in complete control** — You determine how much to pay and when.
- **Lets you relax** — Properly scheduled payments are guaranteed to arrive on time, every time.*
- **Saves you money** — You don't have to buy checks, envelopes or stamps. And most payments are transmitted electronically, so you're less likely to face the late fees and penalties merchants can charge when a payment is delayed in the mail.

If that's not enough, you'll also be entered to win \$5,000 every time you pay a bill online between May 1 and June 30, 2009. The more bills you pay, the more chances you have to win!

All you need to get started is a Metro checking account and MetroWeb account access. If you have both of these, simply complete a MetroWeb Bill Pay application (available at any of our offices or at www.columbusmetro.org) and return it to us. We'll send you an e-mail with everything you need to get started. So simplify your life this summer — sign up for MetroWeb Bill Pay today!

*Refer to the MetroWeb Bill Pay disclosure for complete details on the Payment Guarantee.



HITTING THE ROAD? Search for surcharge-free ATMs along the way at www.columbusmetro.org.

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 2.00% APY

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

15 Month Share or IRA Certificate
\$500 minimum 2.25% 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 3.25% 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 04/15/09 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

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

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