

FOR THE MEMBERS OF COLUMBUS METRO FEDERAL CREDIT UNION

CREDIT Views

Debit Card Expiration Dates Explained

We often receive calls from members wondering when their Debit MasterCard® expires. The card itself says "Valid thru MM/YY", which means that the card is valid through the end of the month specified. If your card is valid through 11/10, it may be used through November 30, 2010, and your replacement will be mailed to you in mid-November. Once you receive your replacement card, please activate it according to the instructions and then destroy the old one.

Unlike the Debit MasterCard, our JEANIESM ATM cards do not have an expiration date. If your card is damaged, please contact our Card Services department for a replacement. Replacements are \$5 each.

GET YOUR HOME READY FOR WINTER – AND GET A TAX CREDIT WHILE YOU'RE AT IT

Does the cold winter air blow through cracks in your windows? Does your old, energy-guzzling furnace rattle and creak? Does your attic need extra insulation to keep your house warm and cozy? If you answered "Yes" to any of these questions, now is the time to take action!

For a limited time, there are valuable tax credits available for specific energy-efficient home improvements. Here is a quick outline of the possible savings:

Existing Homes Only – 30% of the cost, up to \$1,500, in 2009 and 2010:

- Windows & doors
- Insulation
- Roofs
- HVAC
- Water heaters (non-solar)
- Biomass stoves

Existing Homes and New Construction – 30% of the cost with no upper limit, through 2016:

- Geothermal heat pumps
- Solar panels
- Solar water heaters
- Small wind energy systems
- Fuel cells

A Columbus Metro home equity loan or line of credit is a great source of funds for home improvements like these. For more information, call or stop in to speak to one of our lending professionals, or visit www.columbusmetro.org/homeequity.html.

Please note: The installed products must meet specific criteria. Not all ENERGY STAR products will qualify. Visit www.energystar.gov for complete details.

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Why 177 Million People Worldwide Choose Credit Unions

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Tips for Managing Your Checking Account



www.columbusmetro.org

FALL 2009

CREDIT Views

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 1.75% APY

12 Month Share or IRA Certificate

\$500 minimum 2.00% 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..... 5.74% APR*

Up to 72 months

Vehicle Loan (2004 to 2007)

As low as..... 6.24% APR*

Up to 66 months

Vehicle Loan (2003 & older)

As low as..... 7.74% APR*

Up to 60 months

Home Equity Loan—Fixed Rate

As low as5.99% 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

[columbusmetro.org](http://www.columbusmetro.org)

Rates current as of 9/8/09 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.

WHY 177 MILLION PEOPLE WORLDWIDE CHOOSE CREDIT UNIONS

On October 15, credit union members around the world will join together to celebrate International Credit Union Day and this year's theme: *Your Money. Your Choice. Your Credit Union.*

At a credit union, you truly are in charge of your money. That's because credit unions are not-for-profit, democratically controlled, member-owned cooperatives. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to members as lower loan rates, higher deposit rates, and lower fees.

At Columbus Metro, we're proud of our heritage as a cooperative and our connection to the 49,000 credit unions worldwide. Visit our Web site at www.columbusmetro.org for more information about International Credit Union Day, and prepare to celebrate the credit union difference.



BE PREPARED FOR FLU SEASON



Flu season is just around the corner, and this year there are renewed concerns about the H1N1 virus that first appeared in the spring. While no one knows for sure what will happen this fall, we want to reassure our members that we are prepared to deal with any emergency, whether it's a fire, a tornado or a flu pandemic.

At Columbus Metro, we're taking practical steps to prevent the spread of colds and flu, like providing alcohol-based hand sanitizer for our staff, encouraging flu vaccinations and keeping surfaces like doorknobs, phones and desks especially clean. For more tips, go to www.flu.gov or call the Centers for Disease Control and Prevention at 1.800.CDC.INFO (232.4636).

You can also take steps to prepare yourself financially for flu season. How? When you use our electronic services, it ensures that you can stay connected to your accounts, whether you're at home with a sick child or working late to cover for an ill co-worker. We recommend:

- **Direct deposit** of your payroll or other benefit checks, so that you don't have to come in to make a deposit;
- **A debit or ATM card** so that you can get cash 24/7; and
- **MetroWeb and/or MetroTeller**, so that you can transfer funds and monitor your account wherever and whenever it's convenient for you.

For more information on any of these convenient electronic services, stop in or call us at 614.239.0210 or 800.986.3876 or visit www.columbusmetro.org.

KEY RATES



BY PHONE

614.239.0210
800.986.3876

BY FAX

614.239.0988

BY E-MAIL

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 Debit MasterCard®
800.528.2273

TIPS FOR MANAGING YOUR CHECKING ACCOUNT

If you're like most people, you use your checking account all the time. You might write a check to your baby sitter, use your debit card at the mall, pay some bills online and get cash at the ATM – all in the same day.



While your checking account may be busy, managing it doesn't have to be complicated. Here are a few tips:

- **Keep a checkbook.** It's not that hard! Just record each transaction as you go. Then reconcile your balance online or verify it with your monthly statement. Ask us for a free check register if you need one to get started.
- **Use MetroWeb.** Log on regularly to make sure you know where you stand. This can go a long way towards preventing overdrafts, and it can also help you catch any fraudulent transactions.
- **Pay your bills online.** You'll save money on checks and stamps. Plus, you can set up automatic payments for recurring bills so that you never have to worry about late fees.
- **Build up a reserve.** Overdraft from savings can transfer money from your primary share to your checking account as needed to cover checks and other transactions.* It happens automatically, and it's free – but it only works if you have money in your savings account.

If you have any questions about your checking account or related services, stop in or call and speak to a member services representative. And if you don't have a Metro checking account yet, visit www.columbusmetro.org/checking.html for more information and an application.

*Transaction limitations apply. Overdraft from savings will not advance funds to cover a payment scheduled through MetroWeb Bill Pay.

FIRST-TIME HOME BUYER? DON'T BE LEFT OUT!



If you've been thinking about buying your first home, you'll want to act soon. That's because the tax credit for first-time home buyers – worth up to \$8,000 – is only available through the end of November.

The American Recovery and Reinvestment Act allows first-time home buyers to claim a tax credit equal to 10% of their home's purchase price, up to a maximum of \$8,000. Single taxpayers with incomes up to \$75,000 and married couples with incomes up to \$150,000 qualify for the full tax credit. But it's only available for homes purchased before December 1, 2009.*

Time is running out, but it's not too late to get started – just make sure your first call is to Columbus Metro. Our mortgage specialist, Keith Louderback, can help you figure out how much 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.

Start your home search online! Thanks to our partnership with Revealty, Columbus Metro members have access to central Ohio real estate listings at www.columbusmetro.org.

*Consult your tax advisor for complete details.

CALL FOR NOMINATIONS

Credit unions are democratically controlled, member-owned cooperatives. It sounds good, but what does it really mean? It means that your credit union is run by its members, people just like you who save and borrow at Columbus Metro.

This is your chance to participate in the democratic process. We are currently accepting nominations to fill three positions on our board of directors. To be considered by the nominating committee, you must be, at minimum, a credit union member in good standing and willing to serve on a volunteer basis. You should be able to dedicate a few hours each month to board activities including a meeting during regular business hours.

To apply, send your résumé or a brief summary of your qualifications to:

Nominating Committee
Columbus Metro FCU
P.O. Box 13240
Columbus, OH 43213-0240

Applications must be received by November 13, 2009, to be considered.



Views

CREDIT

Presorted
Standard
U.S. Postage
PAID
PSB
92799

P.O. Box 13240
Columbus, OH
43213-0240



VETERANS DAY
Wednesday, November 11

THANKSGIVING DAY
Thursday, November 26

CHRISTMAS DAY
Friday, December 25
Saturday, December 26

NEW YEAR'S DAY
Friday, January 1
Saturday, January 2



HOLIDAY CLOSINGS