

FOR THE MEMBERS OF COLUMBUS METRO FEDERAL CREDIT UNION

CREDIT Views

Sales of Paper Savings Bonds Set to End

The Bureau of the Public Debt recently announced that as of January 1, 2012, paper savings bonds will no longer be sold at financial institutions. Series EE and I bonds will remain available for purchase in an electronic form through Treasury Direct® (www.treasurydirect.gov), a secure, Web-based system. Columbus Metro will, however, continue to redeem paper savings bonds for its members.

Win \$5,000 With Free Online Bill Pay

You could win a \$5,000 back-to-school shopping spree just for paying your bills. You'll be automatically entered each time you use our free online bill pay service to pay a bill through September 30. If you're not using MetroWeb Bill Pay yet, visit www.columbusmetro.org/billpay.html for details.

Holiday Closing

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

Columbus Day

Monday, October 10

Mortgage Loans

TIME TO MAKE YOUR MOVE?

Mortgage rates are at or near all-time lows. If you've been thinking about purchasing or refinancing a home, it may be time to make your move.

Time to buy

If you're a first-time home buyer, you're in luck. Low loan rates and low home prices mean you can afford more house for your money. And while homeowners looking to move up or downsize may find it challenging to sell their current home, it can be done. Homes are still selling if they're in good condition and priced right.



Time to refinance

You may not want to move to a new home, but you can move to a new loan. Because rates on 15-year mortgages are so low, you may be able to refinance to a shorter term without increasing your monthly payment. And that could save you tens of thousands of dollars over the life of your loan.

Whether you're buying or refinancing, we can help. Contact our mortgage specialist, Jennifer McNamee, at 614.239.0210 or 800.986.3876 ext. 3026 or jmcnamee@columbusmetro.org.

THANK YOU FOR CHOOSING US

Columbus Metro has been recognized for both its loan and deposit growth recently.

In the July 15 issue of *Columbus Business First*, Columbus Metro was ranked number one on a list of the area's fastest-growing credit unions, in terms of deposits, from 2009 to 2010. We were also recognized by the Filene Research Institute for outstanding growth in both new and used auto loans over the past three years.

In light of these accomplishments, we'd like to thank you for choosing Columbus Metro. You make our continued success possible by trusting us with your deposits and turning to us for your loans. We consider it a privilege to serve you!

SEPTEMBER 2011

DIRECT DEPOSIT IS THEFT PROTECTION

Receiving paper checks for federal benefits payments is risky. Last year alone, more than 540,000 Social Security and Supplemental Security Income checks were reported lost or stolen.



Ensuring you get your money the safest way possible is one reason why the U.S. Department of the Treasury is getting rid of paper checks for federal benefits. Payments will instead be made electronically, which eliminates the risk of stolen checks and helps protect you from financial crime. You must switch from paper checks to electronic payments by March 1, 2013.

Don't leave your money at risk by waiting for the deadline. Making the switch to direct deposit is fast, easy and free. Your federal benefit payment will go straight to your checking or savings account on your payment day each month. To make the switch, sign up online at www.GoDirect.org or call 800.333.1795.

ARE YOU READY FOR SOME FOOTBALL?

The Visa Super Bowl XLVI Sweepstakes salutes loyal fans with a chance to win the ultimate NFL experience.

One winner will go to Super Bowl XLVI with 10 of his or her friends, courtesy of Visa®. Learn more by visiting your nearest Columbus Metro branch or visiting www.visa.com/NFL through December 27, 2011.



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

5600 N. Hamilton Rd.
Gahanna, OH 43230

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

Bill Pay Support
877.682.0339

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

KEY RATES

Regular Money Market
\$1,000 minimum 0.65% APY

Super Money Market
\$20,000 minimum ... 0.75% APY
\$50,000 or more 0.90% APY

6 Month Share or IRA Certificate
\$1,000 minimum 0.75% APY

12 Month Share or IRA Certificate
\$500 minimum 0.90% APY

15 Month Share or IRA Certificate
\$500 minimum 0.90% APY
Allows deposits of \$250 or more

36 Month Share or IRA Certificate
\$500 minimum 1.75% APY

60 Month Share or IRA Certificate
\$500 minimum 2.75% APY

Education Growth Fund Certificate
\$250 minimum 1.25% APY

Vehicle Loan (2009 to 2011)
As low as 3.74%
Up to 84 months

Vehicle Loan (2005 to 2008)
As low as 4.24%
Up to 72 months

Vehicle Loan (2004 & older)
As low as 7.24%
Up to 60 months

Home Equity Loan
As low as 5.99% APR

Home Equity Line of Credit
Redi-Line 3.50% APR

First Mortgages
Contact Jennifer @ ext. 3026



Rates current as of 08/15/11 and subject to change without notice. See a Member Services Representative for full details. APY = Annual Percentage Yield. 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.