

CREDIT Views

CALL FOR APPLICATIONS



We are currently accepting applications for our board of directors. To be considered, 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 a month to board activities, including a meeting during business hours.

To apply, send your résumé and a brief cover letter to:

Nominating Committee
Columbus Metro FCU
PO Box 13240
Columbus, OH 43213-0240

Applications must be received by November 6, 2020, in order to be considered.

OCTOBER IS CYBERSECURITY AWARENESS MONTH

DO YOUR PART. #BE CYBER SMART.



Many schools have adopted fully online or hybrid learning for fall. If you have students learning virtually right now, you want to make sure it's a safe experience.

The National CyberSecurity Alliance and EDUCAUSE offer the following tips for parents of online learners:

Strong Passwords Change passwords for routers and smart devices from their default manufacturer's password to one that is long (at least 12 characters) and unique.

Don't Wait to Update. Having the latest security software, web browser and operating system on all of your family's devices is one of the best defenses against online threats.

Apply Your Research Before you download a new learning app, make sure it's legitimate. Who developed it? Are there any articles online about the app's privacy and security features (or lack thereof)?

Configure Privacy Settings and Parental Controls Go through accounts with children to configure privacy and security settings to limit over-sharing of information. Talk to kids about why certain settings need to be changed. Use parental controls to prevent camera access and location sharing.

Know Your Role. If you are sharing a computer or other device with your student, set up different user accounts to limit permissions and access. For instance, you may want to restrict your child's ability to install and run software.

For more online learning security tips for students and parents, visit:

- NCSA: Tips for Parents on Raising Privacy-Savvy Kids <https://staysafeonline.org/resource/raising-privacy-savvy-kids>
- Federal Trade Commission Remote Learning & Children's Privacy <https://www.consumer.ftc.gov/blog/2020/04/remote-learning-and-childrens-privacy>
- FBI Cyber Safety for Young Americans <https://www.fbi.gov/fbi-kids>



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Super Money Market

\$1,000 to \$2,499 0.15% APY
 \$2,500 to \$4,999 0.25% APY
 \$5,000 to \$9,999 0.35% APY
 \$10,000 or more 0.65% APY

6 Month Share or IRA Certificate

\$1,000 minimum 0.50% APY

12 Month Share or IRA Certificate

\$500 minimum 0.65% APY

15 Month Share or IRA Certificate

\$500 minimum 0.65% APY

Allows deposits of \$250 or more

36 Month Share or IRA Certificate

\$500 minimum 0.80% APY

60 Month Share or IRA Certificate

\$500 minimum 1.05% APY

Education Growth

Fund Certificate

\$250 minimum 1.25% APY

Vehicle Loan (2020 to 2021)

As low as 3.49%*

Up to 72 months

Vehicle Loan (2016 to 2019)

As low as 3.99%*

Up to 66 months

Vehicle Loan (2015 & older)

As low as 4.49%*

Up to 60 months

Credit Cards

Visa Platinum 9.90-13.90% APR*

Home Equity Loan—Fixed Rate

As low as 4.99%*

Up to 180 months

Home Equity Line of Credit

Redi-Line 3.50% APR

First Mortgages

Contact us at ext. 3408 or

mortgage@columbusmetro.org

*Rates current as of 09/09/20 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.*

READY TO REFINANCE?

Is the rate on your current mortgage more than 3.50%? If so, you may want to refinance – even if you’ve refinanced in the last few years.

Mortgage rates are at all time lows. Refinancing could save you thousands of dollars in interest, lower your monthly payment, pay off your loan sooner, or all three.

We offer a variety of mortgage programs and they all have the low rates and reasonable closing costs you would expect from your credit union. One of our experienced mortgage specialists can help you find the loan that’s right for you.

To get started, contact our mortgage department at 614.239.0210 or 800.986.3876 ext. 3408 or mortgage@columbusmetro.org.



ANNUAL MEETING SET FOR DECEMBER 8

Our annual meeting, originally scheduled for March and postponed due to COVID-19, will be Tuesday, December 8, 2020. The meeting will be held at the Crossroads Wedding & Event Center, 169 Fairway Blvd. in Whitehall. Doors open at 4:00 p.m. and the meeting begins at 4:30 p.m.

In light of ongoing concerns about coronavirus, appropriate social distancing will be observed. Additionally, this year’s meeting will be a business meeting only. There will be no door prizes or giveaways.

BEWARE OF COMMON SCAMS

A member was on the Internet when a pop-up window said that his computer had been compromised. The message said his PC could be restored for a fee. While the scammers were “repairing” his PC, they got his login information for MetroWeb. They logged on to his account, transferred money from his line of credit to checking and tried to use bill pay to send themselves money. Fortunately, the payee they set up was known to be fraudulent and bill pay’s security flagged the transaction.

Another member received a phone call from someone who said they were from the government. They told her someone was using her Social Security number and that she could go to prison for money laundering and drug trafficking. They said that she could avoid arrest by sending them a large amount of money and provided very detailed instructions on how to send it. She had the money ready to ship when she had second thoughts and decided against it. The scammers continued to call and harass her for several days afterwards.

These are actual scenarios that members have faced over the last few months. Unfortunately, stories like these are increasingly common. Scammers may contact you by phone, text, email or online, including through social media. Their methods vary, but their goal is the same: to make easy money at your expense.

Follow these tips to stay safe:

- Make sure to keep your computer security up to date and always update your computer or mobile device when prompted.
- Never reply to messages asking for personal information. Do not call phone numbers or click on links contained in these messages.
- Never send money or account information in reply to notices that you won a prize or lottery.
- Remember that the government, including the IRS, will never call you to tell you that you owe them money or you are going to be arrested.
- Don’t fall for high-pressure tactics. Never react quickly or impulsively to offers or requests.
- If you are told not to tell anyone or to lie to your family or financial institution, it’s probably a scam.

You can find out more about the latest scams through the Federal Trade Commission; go to www.consumer.ftc.gov and click on “Scams”. For Internet scam updates, go to the Internet Crime Complaint Center at www.ic3.gov and click on “Alert Archive.”



INTERNATIONAL CREDIT UNION DAY IS OCTOBER 15

Why do hundreds of millions of people worldwide choose credit unions? Because each credit union puts an emphasis on providing service to its members and local communities. That local service – community by community – contributes to a global reach of 274 million members.

As a cooperative and democratic financial institution, Columbus Metro’s success depends on the success of our members and the communities we serve. Your best interest is in our best interest. We strive to offer affordable rates and high-quality service that simplifies your life and empowers you to meet your financial goals.

On October 15, 2020, join credit union and financial cooperatives around the globe in celebrating 72 years of International Credit Union Day®.



FALL MAINTENANCE CHECKLIST

Fall is here, bringing changing leaves, cooler temperatures and pumpkin spice everything. Before you break out the warm apple cider and curl up under a blanket, take the time to get your home and garden ready for winter.

Here are a few items for your fall maintenance checklist:

- ✓ **Heating** – Have your furnace inspected and tuned up before winter cold sets in. Fixing minor issues now can prevent bigger expenses down the road.
- ✓ **Pest control** – Insects and other creatures are more likely to come inside when temperatures drop. Seal up any cracks or holes in walls, vents and the foundation. And fix leaking pipes or faucets since standing water can attract pests.
- ✓ **Garage** – Clean out your garage if you let bikes, sports equipment and other items accumulate inside it over the summer. Make room for your car now so that you're not scraping your windshield later.
- ✓ **Lawn** – If you have automated sprinklers, turn them off. Your grass doesn't need the extra water in cooler months, and you'll save on your water bill too.
- ✓ **Landscaping** – Fall is a great time to divide and move perennials and plant bulbs for spring. Nurseries also offer end-of-season prices on more expensive items like trees and shrubs, so fall is a cost-effective time to upgrade your landscape.

Take a few hours this fall to get your home in winter shape and it will keep you warm and cozy all winter long.



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

MetroWeb Mobile
Download from the App Store
or Google Play

Bill Pay Support
844.357.5638

Visa® Balance & Payment
Inquiries
800.442.4757
www.gotomycard.com

Lost or Stolen Visa
800.442.4757

Lost or Stolen Debit
MasterCard®
800.528.2273

CREDIT CARD CHANGES

To provide members with the most up-to-date products and services, Columbus Metro is making changes to its credit card program in early October.

Most of the changes will not affect how you use your Columbus Metro Visa® Platinum card. There will be no change to your card number, CVV code or PIN. The payment due date and payment address will remain the same.

However, the website you use to manage your account online will change. Cardholders can continue to use the current site through 5:00 p.m. on Thursday, October 8. Cardholders can register for the new www.eZCardInfo.com site any time on or after Monday, October 12.

We are also upgrading the rewards program associated with our Visa Platinum cards. Eligible cardholders will continue to earn one point for every dollar spent. Points can be redeemed for merchandise, fuel discounts, gift cards, travel, charitable donations and even stock purchases. You should use www.ScoreCardRewards.com to track and redeem rewards on or after October 10*.

If you have any questions about the changes to Columbus Metro's Visa Platinum, contact Card Services at **614.239.0210** or **800.986.3876 ext. 3406**.

*It could take up to 30 days for your current points balance to transfer to the ScoreCard Rewards site.



THANK YOU FOR YOUR PATIENCE

COVID-19 has changed the way we all do business. For many members, it means picking up the phone instead of visiting a branch, which has resulted in higher call volumes and longer wait times than normal.

While we use a call center to assist us during busy times and after hours, they are also experiencing an increase in calls. They serve credit unions across the U.S., so they are impacted not only by COVID-19 but also western wildfires and hurricanes and tropical storms down south.

We are working hard to reduce wait times and assist every member as quickly as possible. In the meantime, we apologize for the inconvenience and thank you for your patience as we work through these challenges.



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

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HOLIDAY CLOSINGS

CREDIT Views



VETERANS DAY

Wednesday, November 11

THANKSGIVING DAY

Thursday, November 26

CHRISTMAS DAY

Friday, December 25

NEW YEAR'S DAY

Friday, January 1

NEW METRO DIRECT DEALER

Columbus Metro is pleased to welcome Honda Marysville to the Metro Direct network.

Buying a vehicle is easier than ever with Metro Direct. Just visit one of our 70+ partner dealers and tell them you want to finance with Columbus Metro. You can sign all the paperwork at the dealership and drive home in your new ride.

For a complete list of Metro Direct dealers, go to www.columbusmetro.org/Products/Loans/Auto. Don't see your preferred dealer on our list? Apply online at www.columbusmetro.org or call 614.239.0210 or 800.986.3876 ext. 3404 to speak to one of our lending professionals.

