

Debit MasterCard

Whether you need quick access to cash or an easy way to pay, one card does it all: Columbus Metro's Debit MasterCard*.

You can use your debit card instead of cash or checks at millions of merchants who accept MasterCard debit.

Purchases are automatically deducted from your checking account and detailed online and on your statement.

Our debit card also gives you access to cash at JEANIESM or Armed Forces Financial Network ATMs, as well as those bearing the STAR[®], PULSE[®] or Plus network logos. We've partnered with other ATM providers so that you have surcharge-free access to thousands of Alliance One and CU24 CU HERE Select ATMs; visit www.columbusmetro.org to find one near you.

** Subject to credit approval*



MetroWeb Bill Pay

Why buy stamps, write checks and stuff envelopes when you can pay your bills online? Save time and money with free MetroWeb Bill Pay. You can make one-time or recurring payments to almost anyone, and payments are scheduled to arrive on the date you choose. The Pay A Person feature allows you to send payments to an individual using just an email address.

Once you have a checking account, simply log on to MetroWeb and click on the Bill Pay tab to enroll. You can add payees, schedule payments and view your bill pay history through both MetroWeb and MetroWeb Mobile.

Whitehall

4000 E. Broad St.
Columbus, Ohio 43213
614-239-0210

Reynoldsburg

6623 E. Main St.
Reynoldsburg, Ohio 43068
614-863-3096

Gahanna

5600 N. Hamilton Rd.
Columbus, Ohio 43230
614-855-5041

DSCC/DFAS

Building 20, Room B110S
614-237-4676
Building 21, Room A132
614-236-3371



For current rates, call

614-239-0210 or 800-986-3876
or visit www.columbusmetro.org



Checking



Find the checking account that's right for you.

www.columbusmetro.org

You Want Choices

We know that no two members are alike, so we offer three different checking accounts and a variety of services that you can mix and match to create an account that's just right for you.

Every Columbus Metro checking account offers:

- Free Debit MasterCard®
- Free online and mobile banking
- Free online bill pay with person-to-person transfers
- Free overdraft transfers from savings
- Access to over 20,000 surcharge-free ATMs

You Want Convenience

When you add a debit card, direct deposit and our 24-hour services to your checking account, you'll have access to your funds whenever and wherever it's convenient for you.

You Want Peace of Mind

Mistakes happen, so we offer three overdraft protection options to help you avoid the inconvenience and expense of returned checks or automatic debits and declined debit cards.



Metro Free Checking

Metro Free checking offers unlimited check writing and withdrawals with no minimum balance requirement and no monthly fee. A \$25 opening deposit is required.

Metro Deluxe Checking

Metro Deluxe checking offers unlimited check writing and withdrawals, plus it pays a monthly dividend on balances of \$250 or more. The monthly fee is waived when you maintain at least \$750 in your checking account or a total of \$1,500 or more in savings, share certificates, IRAs and/or money markets on the same account. A \$50 opening deposit is required.

Metro Merit Checking

If you've had problems managing a checking account in the past, Metro Merit checking offers a second chance. You can open a Metro Merit account if you've been reported to Chex Systems, as long as you don't owe funds and there is no indication of fraudulent activity. Unlimited check writing and withdrawals are included in the monthly fee, and there is no minimum balance requirement. A \$25 opening deposit is required.

When you're ready to open your Metro checking account, call, stop in or visit the forms page of our website at www.columbusmetro.org to print an application.

Overdraft Protection

Overdraft From Savings

You'll receive overdraft from savings, a free service that automatically transfers funds from savings to checking to cover checks and other transactions. Sufficient funds must be available in your primary share account and transaction limitations apply.

Metro Line

You can also apply for Metro Line, our personal credit line. Metro Line puts an additional \$500 to \$10,000 at your disposal and offers further protection against costly fees for returned items. For more information or to apply, call, stop in or go to www.columbusmetro.org.

Courtesy Pay

Courtesy Pay allows us to cover certain transactions that would normally be returned for insufficient funds. If your checking account is in good standing, we may, at our discretion, pay overdrawn checks and ACH withdrawals up to \$300 (\$100 for Metro Merit accounts), including fees. You can also extend Courtesy Pay coverage to your debit card transactions.

Direct Deposit

Save valuable time every payday with direct deposit. Once you enroll, your payroll, retirement or other benefit check will be in your account on or before the payment date. To get started, talk to your HR or payroll department. All you need is Columbus Metro's routing number, 244077226, and your Columbus Metro account number.