

Individual Retirement Accounts

IRAs are more flexible than ever. Designed for retirement savings, IRA funds may now be used for college, medical expenses or a first-time home purchase.* An IRA also offers up to \$500,000 in deposit insurance that is separate from the coverage on your other accounts.



Starting an IRA at Columbus Metro doesn't require a major investment; you can open one with as little as \$10 and earn monthly dividends with our IRA share. An IRA share allows additional deposits up to the contribution limits allowed by law. With \$500 or more, you can open an IRA certificate and earn an even higher rate of return.

Traditional IRA

A traditional IRA allows your savings to grow tax-deferred, and your contributions may be tax-deductible. Penalty-free withdrawals are available for educational expenses and first-time home buyers.

Roth IRA

Contributions to a Roth IRA are never tax-deductible. However, the money in your Roth IRA, including earnings, can be withdrawn tax-free if you meet certain requirements. And unlike a traditional IRA, a Roth IRA doesn't require you to start withdrawals at age 70½.

Coverdell Education Savings Account

A Coverdell ESA can be a smart way to save for educational expenses. Contributions aren't tax-deductible, but withdrawals are not taxed when you use the funds for tuition, books and other qualified educational expenses.

** Consult your tax advisor for advice on Individual Retirement Accounts.*

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



Savings & Investments



**Saving and investing for your future
is always a smart idea.**

www.columbusmetro.org

You Want Security

At Columbus Metro, we can help you invest and earn more whether you're building an emergency fund or saving for long-term goals like a new home, your child's college education or a comfortable retirement.

Peace of Mind

Your hard-earned money is safe at Columbus Metro, because we provide up to \$500,000 in deposit insurance. The first \$250,000 in your account is insured by the National Credit Union Administration, a U.S. government agency. For accounts that exceed NCUA's maximum coverage, we offer an additional \$250,000 in protection through Excess Share Insurance, the nation's largest private deposit insurer.

Pay Yourself First

Make a habit of saving with direct deposit. Simply arrange to have all or part of your payroll, Social Security, retirement or other benefit check sent directly to your checking or savings account. On payday, we'll automatically transfer the amount you specify to your money market, Christmas Club, IRA or other savings accounts.



Share Savings Accounts

Share savings accounts are the most basic accounts we offer. Primary and secondary share accounts pay quarterly dividends on balances of \$250 or more.

Primary Share Account

Every Columbus Metro member has a primary share account; it represents your share in the ownership of the credit union. As long as you have at least \$5 in your primary share, you have access to everything Columbus Metro has to offer.

Secondary Share Account

A secondary share account makes it easy to save for a specific purpose. It keeps funds separate from your primary share, and you can even name your secondary share(s) to remind you what you're saving for.

Club Accounts

Club accounts are a great way to save for the holidays or a summer vacation. Club accounts pay quarterly dividends on balances of \$250 or more.

Christmas Club

A Christmas Club takes the stress out of paying for holiday gifts, entertainment and travel. Save throughout the year, and we'll automatically transfer the balance to your primary share on November 1.

Vacation Club

A Vacation Club is a great way to plan for a summer getaway. Add funds throughout the year, and we'll automatically transfer the balance to your primary share account on May 1.

Investment Accounts

Make the most of your savings with our investment accounts. Columbus Metro's money market accounts and share certificates pay monthly dividends at competitive rates.

Money Market

With a money market account, you'll earn a higher rate of return while maintaining access to your funds. You'll earn monthly dividends on balances of \$1,000 or more. Plus, you can make deposits of \$25 or more at any time and three free withdrawals of \$100 or more per month.

Super Money Market

For members with \$20,000 or more to invest, a Super Money Market offers a higher rate. It pays monthly dividends, and balances over \$50,000 earn even more. A Super Money Market allows unlimited deposits and three free withdrawals of \$500 or more each month. Free Super Money Market checks are available upon request.

Share Certificates

Share certificates offer secure savings at our best rates. You can open a certificate with as little as \$500, and terms from two months to five years give you plenty of flexibility. Our 15-month add-on certificate even allows you to add \$250 or more to your certificate at any time.

Education Growth Fund Certificate

A college education gets more expensive every year. But you can help a child or grandchild cover those costs with an Education Growth Fund Certificate. The account pays monthly dividends at a competitive variable rate. You can start an account with as little as \$250 and add funds to it at any time until your student turns 18.