

FOR THE MEMBERS OF COLUMBUS METRO FEDERAL CREDIT UNION

CREDIT Views

Home Buyers' Deadline Extended to Sept. 30

There's good news for home buyers hoping to cash in on recent tax credits worth up to \$8,000. The IRS recently extended the closing deadline to September 30.

Originally, home buyers had to enter into a purchase contract by April 30 and close on the home by June 30 in order to qualify. Now, buyers can claim the credit as long as they close on the home by September 30. For more information, visit www.irs.gov.

Spotlight on Safety

Last year, nearly 70,000 Treasury-issued checks were fraudulently endorsed. Help protect yourself against fraud and identity theft by switching to direct deposit for your Social Security, SSI or VA benefits. For more information or to sign up, call 800.333.1795 or visit www.GoDirect.org.

Holiday Closing

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

Labor Day

Monday, September 6

STAY PROTECTED WITH COURTESY PAY

Your debit card is a convenience that's hard to imagine living without. That's why it's important to act now, before new rules* on overdraft protection take effect in mid-August.

Effective August 15, 2010, members who want Courtesy Pay available for their everyday debit card transactions must opt in to the service. Courtesy Pay allows us to cover your transactions even when your checking account runs a little short.

It's like planning for the unexpected

Most members who use Courtesy Pay don't plan to — they make a simple mistake in their checkbook, or they run a little short before payday. Courtesy Pay gives you the flexibility you need to manage your money as well as peace of mind when you face unusual or unforeseen circumstances.

It doesn't cost anything to have Courtesy Pay coverage in place 'just in case' — you'll only be charged when and if you use it. And we'll waive the Courtesy Pay fee for any transaction that overdraws your account by less than \$10. The fee for transactions that overdraw your account by \$10 or more is \$25.

If you have a Columbus Metro checking account and Debit MasterCard®, you must opt in before August 15 to ensure that your everyday debit card transactions are covered. The opt in form is available on our Web site at www.columbusmetro.org/onlineforms.html (just click on the Checking heading), or simply call or stop in any of our offices to opt in today.

*Courtesy Pay coverage for your checks and ACH transactions are not affected by these changes.



MOVING? BE SURE TO LET US KNOW



If you're planning a move, be sure to let us know so that you continue to receive your account statements and other important information. For your protection, we require that all address change requests be made either in person or in writing. An address change request form is available on the online forms page of our Web site at www.columbusmetro.org.

AUGUST 2010

Introducing MasterCard MarketPlace™

FIND THE THINGS YOU WANT FOR LESS

You can enjoy free access to hundreds of offers from your favorite brands with the new MasterCard MarketPlace. Once you enroll, you can use your Columbus Metro Debit MasterCard® to:



- Save up to 20% on your favorite brands.
- Access exciting VIP In-Store Events and other MasterCard exclusive experiences and offers.
- Get e-mail notifications for deals on the brands you love

Enroll today and you'll start saving right away ... Visit www.mastercard.com/marketplace.

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DSCC Building 20
Room B110S

DFAS Building 21
Room A132

OPENING LATE 2010

5600 N. Hamilton Rd.
Gahanna, OH 43230

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

Is Your Back-to-School Checklist Complete?

With **FREE online banking and bill pay** you can save time and money!

And with the kids going back to school, every penny really counts. So during August and September, you'll be entered to **WIN a \$5,000 Back-to-school shopping spree** each time you make a **FREE** online bill payment!

WIN a \$5,000 shopping spree with FREE online banking and bill pay!

No purchase necessary. Void where prohibited. For complete rules and additional information, visit <https://secure.orcc.com/promo/q32010/rules.html>

KEY RATES

Regular Money Market
\$1,000 minimum 1.00% APY

Super Money Market
\$20,000 minimum ... 1.25% APY
\$50,000 or more 1.50% APY

6 Month Share or IRA Certificate
\$1,000 minimum 1.50% APY

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

15 Month Share or IRA Certificate
\$500 minimum 1.75% 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 3.90% APR*
Up to 72 months

Vehicle Loan (2004 to 2007)
As low as 4.24% APR*
Up to 66 months

Vehicle Loan (2003 & older)
As low as 7.24% APR*
Up to 66 months

Home Equity Loan
As low as 5.99% APR*

Home Equity Line of Credit
Redi-Line 3.50% APR

First Mortgages
Contact Nate @ extension 3026



Rates current as of 07/20/10 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.