

CREDIT Views

Home Buyer Tax Credits Still Available

If you've been thinking about buying a new home to take advantage of the home buyer tax credits worth up to \$8,000, you'll want to act soon. To qualify for either credit — the one for first-time buyers or the one for existing homeowners — you must sign a contract by April 30 and close on the home by June 30.



If you're ready to get started, call Columbus Metro. Our mortgage specialist can help you determine what you can afford and guide you through the application process. Call 614.239.0210 or 800.986.3876, or e-mail us at cmfcu@columbusmetro.org.

Offices Close Early

Our offices will close at 3:30 p.m. on Tuesday, March 9 for our annual meeting.


We invite you to join us at the meeting, which will be held in the Whitehall-Yearling High School auditorium. Doors open at 4:00 p.m and the meeting begins promptly at 4:30.

IS IT TIME TO MAKE A CHANGE?



If you're reading this newsletter, chances are you're already a Columbus Metro member. But you probably don't do all of your banking at the credit union. You may have a credit card from one of the big national issuers, a car loan you took out at the dealer, or a savings account you've had at a local bank for years.

If that's the case, you may not be making the most of your hard-earned money. In fact, you may be losing money, either by paying too much on a loan or by earning less than you could on your deposits. Take a look:

Rate Comparison*				
		Chase	Huntington	Fifth Third
Savings	0.50% APY	0.10-0.50% APY	0.05-0.15% APY	0.10-0.55% APY
Money Market	1.00% APY \$1,000 minimum	0.20% APY \$1,000 minimum	0.37% APY \$1,000 minimum	0.30% APY \$500 minimum
12 Month Certificate	1.75% APY \$500 minimum	0.20% APY \$1,000 minimum	0.37% APY \$1,000 minimum	0.30% APY \$500 minimum
New Auto Loan	As low as 3.90% APR	As low as 4.30% APR	As low as 5.96% APR	As low as 4.64% APR
Home Equity Line of Credit	3.50% APR	As low as 5.75% APR	As low as 3.69% APR	As low as 4.00% APR

As you can see, our rates compare very favorably to those of the other institutions you may have accounts with. You're already a member, so what are you waiting for? Bring all of your loans and deposits to Columbus Metro and start making the most of your money today!

*Sources: Huntington.com, 53.com, Chase.com and Bankrate.com as of February 10, 2010. Rates listed are non-promotional, accurate as of 02/10/10 and subject to change without notice. APY = Annual Percentage Yield. Savings and money market are variable rate products. \$250 average daily balance required to earn dividends on savings. Early withdrawal penalties apply for Columbus Metro certificates. Funds at Columbus Metro are insured up to \$250,000 by the National Credit Union Administration and privately insured for an additional \$250,000. APR = Annual Percentage Rate. Loans made subject to standard loan approval guidelines. The rate you pay may vary based on your credit history.

MARCH 2010

Want to WIN a lot of moooola?

Simply pay your bills online during February and March and we'll automatically enroll you into a contest to WIN \$5,000 CASH each time you pay a bill online!

So login and pay your bills, or sign up for a FREE online bill pay account today!

Win \$5,000 cash

No purchase necessary. Void where prohibited. For complete rules and additional information, visit <https://secure.orcc.com/promo/q12010/rules.html>

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Room A132

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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 DebitMasterCard®
800.528.2273

MAKE YOUR IRA CONTRIBUTIONS NOW

If you didn't contribute to your IRA in 2009, it's not too late. You have until the April 15, 2010 tax-filing deadline to make your contribution to a traditional or Roth IRA for tax year 2009.

Don't have an IRA yet? No problem — there's still time to do that, too. You can contribute to an IRA for 2009 as long as you open the account by April 15, 2010. The contribution limit for both 2009 and 2010 is \$5,000 (\$6,000 if you are age 50 or older).

If you have any questions about opening or contributing to an IRA, we can help. Call, stop in or visit us online at www.columbusmetro.org/ira.html.

KEY RATES

Regular Money Market \$1,000 minimum 1.00% APY	36 Month Share or IRA Certificate \$500 minimum 2.50% APY	Vehicle Loan (2003 & older) As low as 7.24% APR* Up to 66 months
Super Money Market \$20,000 minimum ... 1.50% APY \$50,000 or more 1.75% APY	60 Month Share or IRA Certificate \$500 minimum 3.00% APY	Home Equity Loan As low as 5.99% APR*
6 Month Share or IRA Certificate \$1,000 minimum 1.50% APY	Education Growth Fund Certificate \$250 minimum 1.25% APY	Home Equity Line of Credit Redi-Line 3.50% APR
12 Month Share or IRA Certificate \$500 minimum 1.75% APY	Vehicle Loan (2008 to 2010) As low as 3.90% APR* Up to 72 months	
15 Month Share or IRA Certificate \$500 minimum 2.00% APY Allows deposits of \$250 or more	Vehicle Loan (2004 to 2007) As low as 4.24% APR* Up to 66 months	

Rates current as of 02/15/10 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.

