

FOR THE MEMBERS OF COLUMBUS METRO FEDERAL CREDIT UNION

CREDIT Views

METRO EARNS FIVE STARS



Columbus Metro has earned BauerFinancial, Inc.'s five-star "Superior" rating for safety and soundness. BauerFinancial has been reporting on the financial condition of the banking industry since 1983.

Each quarter, BauerFinancial thoroughly analyzes data obtained by federal regulators and assigns star ratings on a scale of zero to five stars. Five-star institutions are the strongest and are recommended by BauerFinancial.

Visit BauerFinancial's website at www.bauerfinancial.com to learn more about Columbus Metro's ranking and compare it to other banks and credit unions in the area.

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FREE CHECKING IS SMART BANKING

Smart financial choices don't have to be complicated. In fact, simpler is often better. Take our Metro Free checking account, for example.

Free checking at Columbus Metro gives you all of the convenience you need with:

- Free Debit MasterCard^{®1}
- Free online banking and bill pay
- Free mobile banking with mobile deposit
- Access to over 5,000 surcharge-free ATMs with no foreign ATM fees
- Three overdraft protection options, including free overdraft from savings²

All of this convenience comes at an unbeatable price – free! There is no monthly service fee and no minimum balance requirement.

Make the switch today. You can open your Metro Free checking account online at www.columbusmetro.org or through MetroWeb or MetroWeb Mobile.

¹Subject to credit approval. ²Transaction limitations may apply; sufficient funds must be available.



SUMMER 2020

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 0.70% APY

15 Month Share or IRA Certificate

\$500 minimum 0.70% APY

Allows deposits of \$250 or more

36 Month Share or IRA Certificate

\$500 minimum 0.90% APY

60 Month Share or IRA Certificate

\$500 minimum 1.15% APY

Education Growth

Fund Certificate

\$250 minimum 1.25% APY

Vehicle Loan (2019 to 2020)

As low as 3.99%*

Up to 72 months

Vehicle Loan (2015 to 2018)

As low as 4.49%*

Up to 66 months

Vehicle Loan (2014 & older)

As low as 4.99%*

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 07/02/20 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.*

ROBERT SHORT REMEMBERED

Columbus Metro notes with sadness the passing of Robert Short, chair of the credit union's supervisory committee, on March 22. Mr. Short was a longtime Columbus resident who spent many years in service to the city's black and underserved communities.

A credit union member since 1982, Mr. Short served as the chairman of the supervisory committee from 1991 until the time of his death. Mr. Short is sadly missed by his friends and colleagues at the credit union.

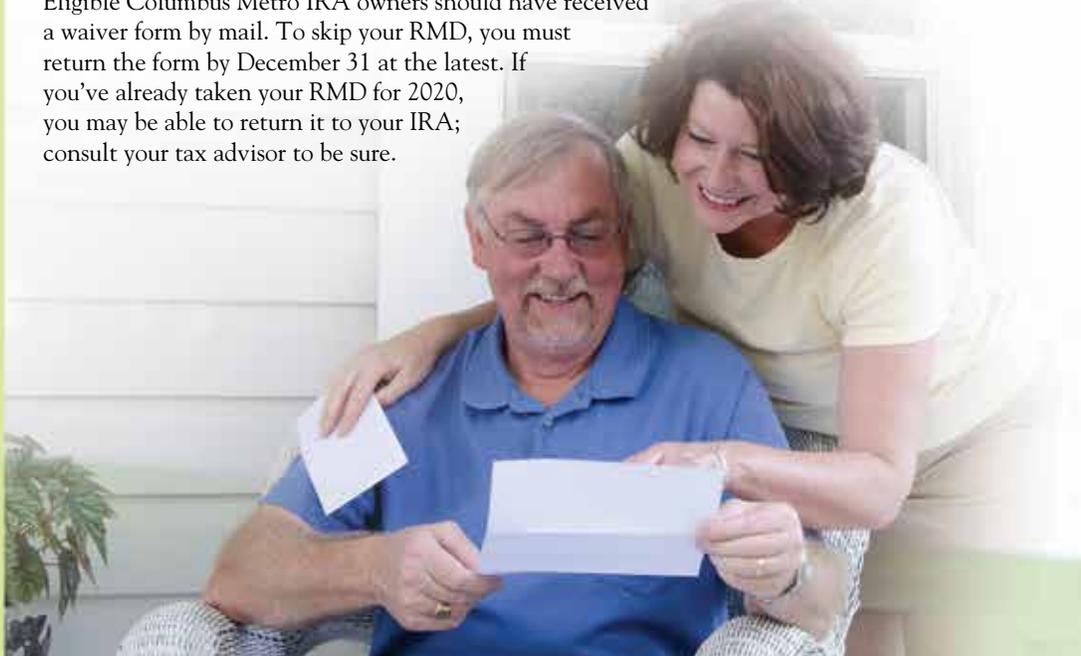


IRA RMD REQUIREMENT WAIVED FOR 2020

IRA owners and beneficiaries don't have to take a required minimum distribution for 2020, thanks to the Coronavirus Aid, Relief and Economic Security Act.

Normally, those who are required to take an RMD must do so by December 31. But because of the coronavirus pandemic and to help savers retain more in their retirement accounts, the CARES Act has removed that requirement for 2020. The waiver applies to both IRA owners and beneficiaries, including IRA owners who turned 70½ in 2019 but haven't taken their first distribution yet.

Eligible Columbus Metro IRA owners should have received a waiver form by mail. To skip your RMD, you must return the form by December 31 at the latest. If you've already taken your RMD for 2020, you may be able to return it to your IRA; consult your tax advisor to be sure.



NEW METRO DIRECT DEALERS

Columbus Metro is pleased to welcome two new dealers to the Metro Direct network: Auto Boutique Ohio in Columbus and Rick's R & R Wholesale in Lancaster.

Metro Direct makes buying your next vehicle easier than ever. Simply visit one of our 70+ partner dealers, find your new vehicle and tell them you want to finance with Columbus Metro. They'll do all the paperwork and you get the same low rate you'd get if you came directly to us.

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? You can 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.



BETTER BUDGETING WITH RELOADABLE CARDS

Prepaid cards are a great budgeting tool for those who want to get control of their finances. Whether you're just starting out, you've had problems managing a checking account, or you have a tendency to overspend, a reloadable card can help you stay on track.

A Columbus Metro Reloadable Visa® Prepaid card puts you in control since you can only spend what you load on the card. It's easy to monitor your spending online, with the app or through email and text alerts. The card offers multiple reload methods, including direct deposit. And you'll have access to cash with fee-free withdrawals at over 30,000 MoneyPass ATMs.

Stop in any of our offices to purchase your Columbus Metro Reloadable Visa Prepaid card today.

*4.95 monthly fee waived with any load. The card is issued by MetaBank®, Member FDIC, pursuant to a license from Visa U.S.A. Inc. and can be used everywhere Visa debit cards are accepted.

POAs & BENEFICIARIES

If you want to be sure that your finances are handled according to your wishes, you may want to designate a power of attorney and beneficiaries for your account. If you have one or both, it's important to keep that information up to date at all times.

A power of attorney is a legal document you sign to grant someone the authority to make decisions on your behalf. If you designate a POA for your financial affairs, we need to know so we can note that on your account. We also need to know if you revoke or change your POA.

While a POA is authorized to handle your affairs while you're alive, a beneficiary is someone you designate to receive your assets after you're gone. Designating one or more beneficiaries ensures that your money goes where you want it to go and isn't tied up in probate or other legal proceedings.

To check your existing POA and beneficiary information or find out how to add new ones, stop in any of our offices or call **614.239.0210** or **800.986.3876 ext. 3404**.

Power of Attorney

CHECK IMAGES AVAILABLE IN MOBILE BANKING

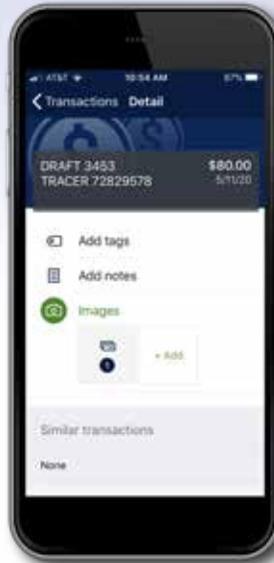
MetroWeb Mobile users now have another convenient feature at their fingertips with the addition of check images.

To view a check you've written:

- Scroll through your checking account history until you see a check number;
- Tap on the transaction to access the transaction detail;
- Look for the Images icon; and
- Tap to view the front and back of the check.

MetroWeb Mobile offers many other convenient features including mobile deposits, e-statements, bill pay and the ability to add a checking, Super Money Market, share certificate or secondary share to your existing account.

To get started, search for "New MetroWeb Mobile" in the Apple App Store or on Google Play.



SHOULD YOU LEND MONEY TO FRIENDS & FAMILY?

Lending money to a family member or friend is a very personal decision and not to be taken lightly. If you decide to do it, here are a few tips to make the process less stressful:

- 1. Don't lend money** you can't afford to lose. The borrower may fully intend to repay you, but unexpected events – a divorce or job loss, for example – could make it impossible.
- 2. Get the loan agreement in writing.** It doesn't have to be a formal legal document, but a written and signed agreement can save you time, effort and perhaps a relationship.
- 3. Send payment reminders** if you agreed on a repayment schedule. You can create a loan coupon book or send email or text reminders.
- 4. Communicate.** Borrowing and lending among friends and family can be uncomfortable. Stay in contact and express any concerns that come up. Be willing to compromise – after all, it's better to be repaid over a longer period than agreed than to not be repaid at all.



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



Secure¹ at home and abroad

PAY SMART ON ANY TRIP.

- Use at ATMs² and merchants worldwide
- Your card, and the money on it, are replaceable if lost or stolen³
- Know your balance with text alerts⁴ and online access
- Reload easy with direct deposit, your financial institution or MoneyGram^{®4}
- Withdraw fee-free⁵ at MoneyPass[®] ATMs² nationwide

Ask about adding a Travel Card today!

¹FDIC Insured.

²For each out-of-network ATM withdrawal, MetaBank[®] charges a \$1.99 fee. Plus, the ATM owner may charge a fee.

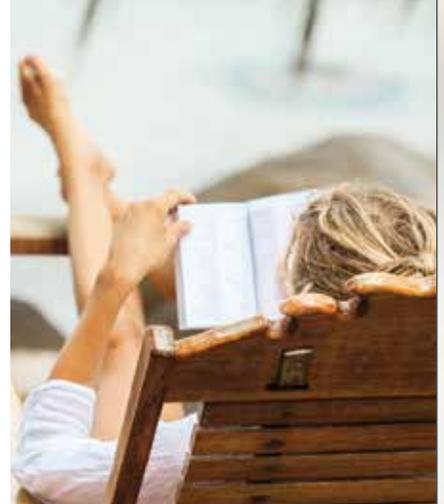
³Card Replacement Fee \$9.95. See Cardholder Agreement for details. The Visa[®] Zero Liability policy covers U.S. issued cards only and does not apply to PIN transactions not processed by Visa, certain commercial card transactions, or unregistered prepaid cards. Under Mastercard[®]'s Zero Liability Policy, your liability for unauthorized transactions on your Card Account is \$0.00 if you notify us promptly upon becoming aware of the loss or theft, and you exercise reasonable care in safeguarding your Card from loss, theft, or unauthorized use. These provisions limiting your liability do not apply to debit transactions not processed by Mastercard or to unregistered cards.

⁴Third-party fees may apply. Other fees may apply, see terms and conditions for details.

⁵While this feature is available for free, certain other transaction fees and costs, terms, and conditions are associated with the use of this Card.

Card is issued by MetaBank[®], N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. Card can be used everywhere Visa debit cards are accepted.

Card is issued by MetaBank, N.A., Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Card can be used where Debit Mastercard is accepted.





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

Presorted STD
U.S. Postage
PAID
WC

HOLIDAY CLOSINGS

CREDIT

Views



LABOR DAY

Monday, September 7

COLUMBUS DAY

Monday, October 12

WHY WE ID

Any time you visit one of our offices, our staff may ask you for government-issued photo identification before completing a transaction or providing account information to you.

This policy is not meant to inconvenience anyone; it is for your protection. It ensures that we do not give cash, account balances or other personal details to anyone other than you and any joint owners on your account.

This policy applies to all members, including minors. Many schools now issue photo ID to their students, and these are acceptable identification. Ohio residents, regardless of age, can apply for an Ohio Identification Card at any Deputy Registrar License Agency office.

We thank you for understanding our policy and for being prepared to present your ID when asked.

Please note: We understand that members may be wearing masks to guard against coronavirus, and you are welcome to do so in our branches. However, we may ask you to lower your mask briefly while we verify your identity.

