

Personal Loans

Whether you're borrowing for a specific purpose, like a vacation, or need an available line of credit for unexpected expenses, we have the personal loan for you.

Metro Line

Metro Line is a great way to have extra cash at your disposal. You can draw on your established credit line by making an advance in person, by phone or using MetroWeb Mobile. Metro Line can also act as an overdraft line of credit for your checking account. That way, you can also access your available credit line by writing a check, using your debit card or making an ATM withdrawal.

Signature Loans

If you're borrowing for a one-time purchase or expense — like a vacation, new furniture or car repairs — consider a signature loan. Our signature loans feature low fixed rates and convenient repayment terms up to 48 months.

Share Secured Loans

If you have funds on deposit at Columbus Metro, a share-secured loan may be the most economical way to borrow. Your loan is fully secured by your savings, money market or certificate account(s), so you pay a lower rate and continue to earn dividends on your deposits. A secured loan can also help you establish or rebuild damaged credit.

Savings Builder Loans

A Savings Builder loan is a great way to plan for a big expense. You determine how much you need to reach your goal; you can borrow \$1,000 to \$10,000. That amount is deposited to a special savings account, and you repay the loan in manageable monthly payments. When the loan is paid off, the money in the savings account — including dividends — is yours to keep. A Savings Builder loan is also a great way to establish or rebuild damaged credit if you don't have the funds needed for a share secured loan.

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



Loans



Get the credit you deserve.

www.columbusmetro.org

You Want Credit

You've worked hard to establish yourself financially, so you want the credit you deserve. A loan from Columbus Metro gives you the low rates, flexible terms and convenient payment options you need, no matter what you're borrowing for.

Apply Anytime

Whether you prefer to apply in person or in the middle of the night, we make it easy for you. For 24-hour service, apply online at www.columbusmetro.org. Of course, you're always welcome to call or stop in any of our offices for personal attention from one of our lending professionals.

Payment Options

It's easy to make your payments on time, every time. We offer several ways to make payments, including:

- Automatic transfers from your Columbus Metro savings or checking account
- Online with a credit or debit card or checking account
- MetroWeb/MetroWeb Mobile transfers
- Payroll deduction
- Payment coupons

Ask one of our lending professionals for more information on any of these convenient options.



Vehicle Loans

We offer fixed-rate loans for new and used vehicles, including motorcycles, boats and RVs. Cars, trucks, SUVs and motorcycles may be financed for up to 84 months, while boats and RVs may be financed for up to 96 months.

Metro Direct

Apply for and close your loan right at the dealership when you purchase your vehicle from a Metro Direct participating dealer. Visit www.columbusmetro.org for a current list of participating dealers.

Additional Services

We'll help you stay on the road with these low-cost services that can be easily added to your monthly payment.

- Payment Protection – Our payment protection plans can help you make your loan payments when an unexpected life event affects your income. Ask one of our representatives if you qualify.
- Extended Warranty – Vehicle repairs can be expensive, but you don't have to worry about big surprises. An extended warranty covers your vehicle beyond your manufacturer's basic warranty and is even available for used vehicles.
- Guaranteed Auto Protection – If you're in an accident while there is still a balance on your loan, your insurance may not pay your loan in full. GAP coverage offers protection against this financial liability.

Credit Cards

Columbus Metro's Visa® cards give you the convenience and worldwide acceptance of Visa at a great value. Plus, you'll earn rewards with every purchase. Refer to our credit cards brochure or visit www.columbusmetro.org for details and an application.

Mortgage Loans

When it's time to purchase or refinance a home, you can trust Columbus Metro to help you find the right mortgage loan. We offer a variety of programs — including conventional, FHA and VA loans — all with competitive rates and low fees. Best of all, you don't have to sort through all of the options on your own. Our experienced mortgage specialist, Jenniffer McNamee, will give you the personal attention you expect from your credit union.

For more information or current rates, call us at 614.239.0210 or 800.986.3876 or visit www.columbusmetro.org.

Home Equity Loans

The equity you've built up in your home is a great source of funds for home improvements, bill consolidation, college tuition and more. Since your home is used as collateral, the rate on a home equity loan is lower than for other types of loans. Plus, the interest you pay may be tax-deductible.*

Home Equity Loans

A home equity loan allows you to borrow a lump sum at a low fixed rate. We offer terms up to 15 years, and you can borrow up to 80% of your home's equity at our best rates.

Home Equity Line of Credit

Our Redi-Line home equity line of credit is the perfect choice when your need for funds is ongoing. You'll have easy access to your credit line with our special Redi-Line Visa and convenience checks, and monthly payments are based on your outstanding balance.

* Consult your tax advisor regarding the deductibility of interest.