



*Annual Report*  
*2004*

**McCoy Federal  
Credit Union**

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# *Chairman's Report*

The year 2004 will be long remembered by the residents of Orange County, as the year of the hurricanes. This created a challenge for your Board of Directors, Volunteers and Management as to how best to serve the membership of McCoy Federal Credit Union, during these trying times. We provided hurricane loans to help the membership repair and make their homes livable again. We provided service to our members when many of the other financial institutions were closed. Now we are working on our own generator power system that will kick in when the public utility service is not available, this will enable the Credit Union to better serve our members and recover faster during an emergency.

Since the National Credit Union Administration (NCUA) increased our field of membership to all of Orange County, the Board of Directors has been working on two new full service Offices with one to be located in Apopka and the other in Ocoee. These Offices will come on line in 2005 and 2006 offering our new members in these areas the same fine McCoy Federal Credit Union services our membership is enjoying now.

Even with the advent of storms, elections and the economy McCoy Federal Credit Union has continued to grow. Our financial condition is sound, and our Board of Directors is putting forth the extra effort to keep our Credit Union on a sound financial foundation. As a member of McCoy Federal Credit Union you can expect to receive the best services offered by any financial institutions in our area.

As your Chairman I want to thank each Board member, each Volunteer and recognize Management for the effort they have put forth, their cooperation and their devotion to the membership of McCoy Federal Credit Union.

**Frederick H. Bierbaum Sr.**  
**Chairman**

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# *Minutes of McCoy Federal's 50th Meeting*

The 50th Annual Meeting of McCoy Federal Credit Union was called to order by Chairman of the Board Urban W. Martin at 11:30 a.m., March 13, 2004, in the Wedgwood Ballroom of the Renaissance Orlando Resort SeaWorld with entertainment by "Moore Than Jazz."

Chairman Martin welcomed all present and thanked them for attending and celebrating McCoy Federal's 50th Anniversary. Director Fred Bierbaum led the Pledge of Allegiance. Director/Treasurer Tom Farnsworth gave an Invocation. Chairman Martin recessed the Meeting for lunch until 1:00 p.m.

In celebration of 50 years of service to this community, a presentation on the past, present and future of McCoy Federal Credit Union was given by President/CEO Alvin J. Cowans.

President Cowans reflected on McCoy Federal's past beginning with Pine Castle Air Force Base in November 1954 with a group of people gathered to discuss the idea of starting a Federal Credit Union. The Credit Union charter was signed by the first seven members on November 30, 1954, and received Federal approval December 14, 1954. In 1958, base Commander Colonel Michael N. W. McCoy died of a plane crash during a training mission. In his honor, the Air Force Base and the Credit Union were renamed McCoy Air Force Base and McCoy Federal Credit Union. Due to cutbacks by the Department of Defense the Air Force Base closed and the Credit Union moved off base in March 1977 into a free standing full-service Main Office building on McCoy Road. The National Credit Union Administration was petitioned and in February 1981, McCoy Federal was awarded a new Community Charter for the Southside Orlando community.

President Cowans indicated since becoming a Community Credit Union, McCoy has been granted two field of membership expansions. The Credit Union currently has six offices to serve those who live, work, worship or attend school in all of Orange County as well as an Administrative Building.

President Cowans gave an overview of the historical growth of McCoy in assets, loans and membership. With \$297.8 million in assets for 2003, McCoy Federal Credit Union ranks in the top 5% of credit unions nationwide, 29th out of 236 in the State of Florida, and 5th out of 26 credit unions in Central Florida to include Brevard County.

President Cowans gave a highlight on the 2003 accomplishments:

- Expanded Field of Membership
- Established Compliance/Internal Audit Department
- Completed construction on new Michigan & Administration Offices
- Enhanced McCoy's web site
- Implemented LOS lending system
- Managed our financials during a declining low interest rate environment

President Cowans provided what was on the horizon in 2004:

- Purchase property for Apopka Office
- Locate property for future Ocoee Office
- Provide member investment services
- Education and discount insurance products
- Remodel McCoy Road Office
- Greater use of technology
- Further enhance loan application system

President Cowans ended by extending a sincere appreciation to the membership for entrusting McCoy Federal with their financial needs and thanked the members for their patronage and patience. He paid tribute to all those who had a hand in the success of this Credit Union to include the Hall of Chairs. A special tribute especially to those who have most recently left us for bigger and better rewards, Curtis H. Markham, Chairman, Frank C. Ciliberti, Board of Director, Rick Swett, Marketing/Business Development Manager.

Chairman Martin introduced the Directors, the President/CEO, Director Emeritus, a former Director and the Volunteers. The Chair asked the Secretary if there was a quorum present. Mr. James Register, Secretary replied in the affirmative. There being a quorum, the Chairman declared the 50th Annual Meeting of McCoy Federal Credit Union in session.

The Minutes of the 49th Annual Meeting were presented in the Annual Report. Having determined there were no corrections, a motion was made, seconded and approved to accept the Minutes as presented.

The Chair called for questions of the Official Reports, the Chair's Report, the President's Report, the Lending Report, the Treasurer's Report and the Supervisory Report. There were no questions to any of the Official Reports.

Chairman Martin then called on the Chairman of the Nominating Committee for his report. Mr. Montgomery reported that Mr. Charles L. Wiles, Mr. Thomas D. Farnsworth and Mr. Dennis M. Johnson were each nominated for a term of three years along with Mr. Richard W. Tressler was nominated for a one-year term. There being no nominations by petition, a motion was made, seconded and carried that these persons be elected by acclamation.

The nominations concluded the Official Reports. There was neither Unfinished Business nor any New Business. There being no further Official Business, Chairman Martin closed the Business Meeting and declared the 50th Annual Meeting adjourned at 2:00 p.m., March 13, 2004.

**James B. Register**  
Secretary

**Urban W. Martin**  
Chairman

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# *President's Message*

McCoy Federal Credit Union celebrated its 50th Anniversary in 2004 and we want to thank the membership for their dedication and support over the years. The membership can rest assured that McCoy Federal will not rest on its laurels but continue to seek ways to provide the best for you with a full range of financial services and quality products.

In the President's Message for 2003, I mentioned that those who monitor our world economic conditions had indicated the conditions for the economy in 2004 were looking good. This meant McCoy Federal would be in a position to roar off into 2004 with our plans to:

- Purchase property for an office in Apopka
- Secure property in Ocoee
- Remodel the McCoy Road office
- Implement a Risk Base-Lending Program

We had planned to move forward down the track with caution, maneuvering around obstacles that would be in front of us.

Well, 2004 surely had obstacles for us to maneuver around. The year will go down in history in the State of Florida. Would you have in your wildest dream ever believed that four named storms would plow through our state within a six-week period? Hurricane Charley became the first obstacle we all had to overcome in mid August. He strengthened into a category four storm before turning ashore south crashing into the Gulf Coast then traveling across the State to emerge on the East Coast leaving a trail of damage and 27 deaths. Central Florida took a direct hit, leaving many homes and businesses without power for days. Trees torn down, roofs ripped off buildings, traffic lights blown away and debris everywhere.

Less than three weeks later, Hurricane Frances a mega size storm moving at a snails pace, plowed into our East Coast and again moved across the State dumping an enormous amount of water on land. Mother Nature, still not done, produced Hurricane Ivan on September 15, which moved ashore along Florida's Panhandle. Ivan dealt the Pensacola, Florida area and the Mobile, Alabama area a significant blow, sweeping parts of the coastal towns out into the ocean.

Finally Hurricane Jeanne, came ashore once again on the East Coast on September 25, north of the Palm Beach area, bringing still more rain and disruption.

All toll, the four storms in 2004 in Florida alone cost more than \$40 billion in damage and claimed 117 lives according to published reports.

We had also expressed that we would not become idle, stand still, and stop moving forward or rest in 2004 in fear of being hit from behind. Little did we know that we would not only be hit from behind but from all sides including the top and the bottom?

Yet, inspite of the beating we all took from the hurricanes, McCoy Federal managed to accomplish many of the goals we set for 2004. We looked and secured two locations to bring financial services to the entire community. We continued to look at more efficient ways of providing quality service to the membership. We evaluated and agreed to implement investment services and discount insurance products. We are enhancing our Credit Card Programs to include a rewards program. We were able to maintain the safety and soundness of our financial position within the credit union industry as pointed out by our Federal Examiners and CPA firm.

Now that we have over come the obstacles placed in our paths in 2004 and have weathered the storm, we enter into the year 2005 with great optimism. We have many projects planned that we hope will bring great value to your membership with McCoy Federal.

We are always grateful to you for allowing us the opportunity to provide you a full range of financial services and quality products. We look forward to a very prosperous 2005.

**Alvin J. Cowans, CCUE**  
**President/CEO**

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# *Lending Report*

Florida Credit Unions were forced to undergo constant modification in the area of lending in order to adapt to the changing economic environment. Sustained asset growth and low market interest rates impacted the ability for credit unions to improve their financial earnings. The return on credit unions' average assets and net interest margins declined during the four quarters of 2004. The pace of economic activity, coupled with accelerating inflation led to the Federal Reserve raising interest rates during the second half of the year. Despite this, economist felt that the spending rates, strengthening capital investments and improving trade balances allowed for economic growth in 2004.

We felt the impact of the rise in interest rates in addition to the impact the four hurricanes had on the Florida economy and employment of our members. We continued to see a rise in the over all payment delinquency of the outstanding member loans and an increase in the charge-off of our gross loans outstanding.

We hope to improve the loan process in 2005 through more automation and look to bring to the membership additional loan products and services.

## **Our 2004 year-end loan highlights are:**

16,725 Loans and Credit Cards approved for over  
\$97.1 million

Net loan gain of over  
\$11.35 million

Net loan growth of  
7.4%

Year-end Total Gross Loan portfolio of  
\$166.6 million



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# *Treasurer's Report*

McCoy Federal Credit Union's primary financial concern in 2004 continued to be the management of its assets and liabilities while faced with lower interest rates and higher loan losses due to a volatile economic environment. In an effort to improve our investment results, we continued to use FTN Financial Group to assist in managing our Credit Union investments of approximately \$130 million. As was true in 2003, members benefited from lower interest rates on loans while other members, dependent on investment income, continued to be impacted by low investment rates and dividends. However, McCoy Federal continued to offer some of the highest share and certificate rates in our service area, compared to many financial institutions.

Our demand for loans remained high and our net loan growth during the year was very good. However, loan losses increased as more loans were charged off due to the economy and the ease with which many members with loans could declare bankruptcy. The impact of three hurricanes resulted in a spike in delinquent loans and the need of many members to receive emergency loans due to damages suffered to their homes and property.

Overall income remained strong and operational expenses came in under budget. This allowed our Credit Union to maintain a strong capital base and high liquidity as our shares and deposits remained insured up to \$100,000 by the National Credit Union Share Insurance Fund (NCUSIF).

## **Assets**

\$336,206,412

An increase of \$38.75 million and a 12.9% growth rate

## **Member Deposits**

\$303,664,625

An increase of \$36.1 million and a 13.5% growth rate

## **Net Loans**

\$164,168,313

An increase of \$11.35 million and a 7.4% growth rate

## **Capital/Assets Position**

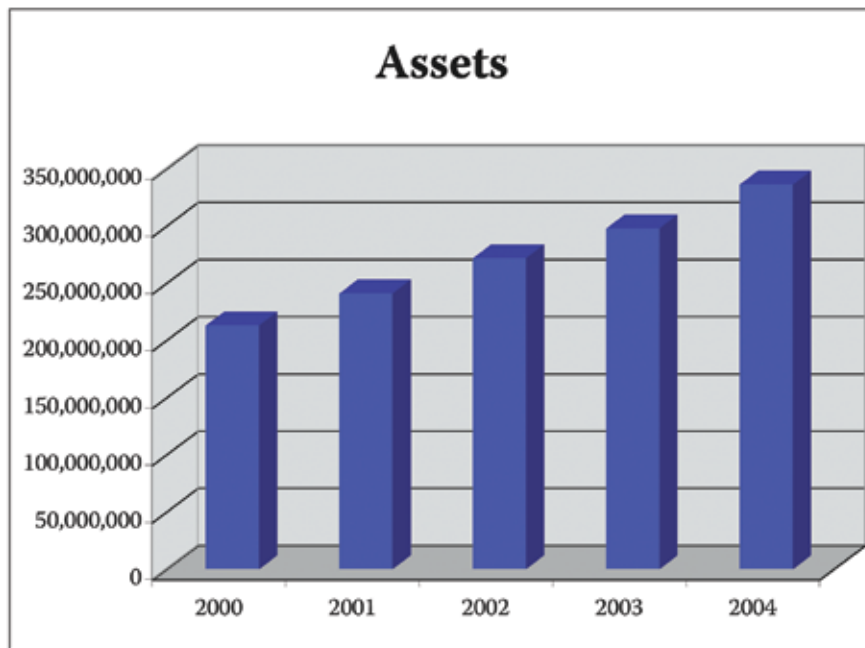
\$29.83 million and a capital ratio of 8.87%,  
an increase of \$1.85 million and a 6.6% growth rate.

Thomas D. Farnsworth  
Treasurer

# Balance Sheet

(In thousands)

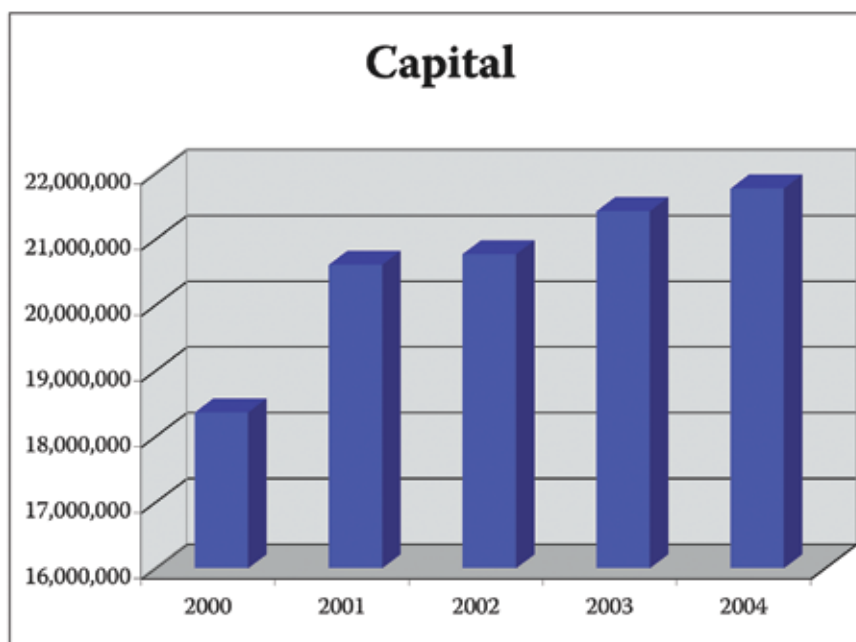
	2000	2001	2002	2003	2004
<b>Assets</b>					
Loans (net)	\$121,144,974	\$135,037,027	\$139,280,818	\$152,816,131	\$164,168,313
<b>Cash &amp; Accounts</b>					
Receivable	\$15,071,106	\$16,402,335	\$18,328,326	\$17,700,861	\$18,748,273
Investments	\$66,475,899	\$77,895,843	\$98,785,598	\$109,624,143	\$129,595,084
Facilities & Fixed Assets	\$7,777,231	\$8,610,756	\$11,690,763	\$13,685,514	\$15,498,979
All Other Assets	\$2,511,742	\$3,124,508	\$3,803,428	\$4,007,422	\$8,198,763
<b>Total Assets</b>	<b>\$212,980,952</b>	<b>\$241,070,471</b>	<b>\$271,888,934</b>	<b>\$297,834,070</b>	<b>\$336,209,412</b>
<b>Liabilities &amp; Equity</b>					
Accounts Payable	\$3,345,922	\$2,510,415	\$3,464,736	\$2,279,453	\$2,712,206
Share Accounts	\$129,025,016	\$149,543,010	\$190,002,436	\$210,208,559	\$250,972,403
Certificates	\$59,801,580	\$66,064,616	\$53,442,784	\$57,370,305	\$52,692,222
Regular Reserve	\$2,995,235	\$2,995,235	\$2,995,235	\$2,995,235	\$2,995,235
Contingency Reserve	\$17,763,197	\$19,907,195	\$21,933,742	\$24,930,518	\$26,787,347
Undivided Earnings	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
<b>Total Liabilities</b>	<b>\$212,980,951</b>	<b>\$241,070,471</b>	<b>\$271,888,934</b>	<b>\$297,834,070</b>	<b>\$336,209,412</b>



# Income & Expense

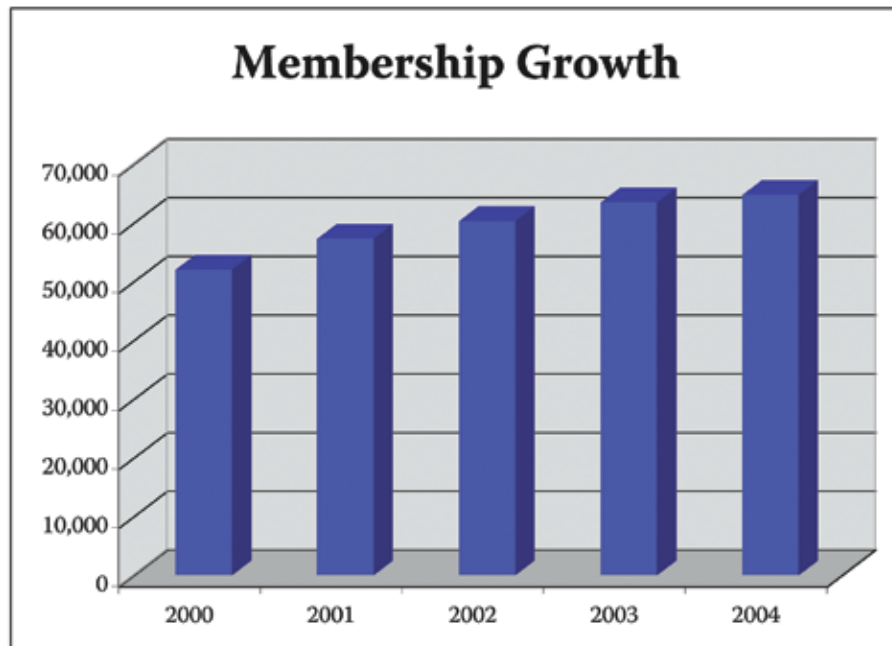
(In thousands)

	2000	2001	2002	2003	2004
<b>Income</b>					
From Loans	\$9,536,781	\$11,362,429	\$11,579,248	\$11,352,721	\$11,805,154
From Investments	\$3,948,956	\$3,984,861	\$3,519,341	\$3,485,029	\$3,223,253
From Other Sources	\$4,879,818	\$5,263,709	\$5,673,980	\$6,587,290	\$6,740,963
Gross Income	\$18,365,555	\$20,610,999	\$20,772,568	\$21,425,040	\$21,769,370
<b>Expenses</b>					
Compensation	\$4,547,331	\$5,133,484	\$5,844,129	\$6,003,013	\$6,651,700
Office Occupancy	\$619,411	\$606,617	\$717,729	\$756,403	\$917,120
Office Operations	\$1,955,092	\$2,214,971	\$2,562,082	\$2,307,590	\$2,334,500
Advertising	\$190,947	\$244,605	\$306,900	\$240,916	\$275,576
Collection Expense	\$329,472	\$435,331	\$504,274	\$666,059	\$812,311
Professional Services	\$1,403,631	\$1,502,254	\$1,510,484	\$1,601,867	\$1,569,891
All Other Expenses	\$434,988	\$507,551	\$766,118	\$649,153	\$809,153
Provision for Loan Loss	\$810,500	\$1,045,000	\$1,505,000	\$1,928,141	\$2,874,692
Total Operation Expense	\$10,291,373	\$11,752,811	\$13,716,715	\$14,153,142	\$16,244,944
Net Income from Operations	\$8,074,183	\$8,858,188	\$7,055,853	\$7,271,898	\$5,524,427
Dividends Paid to Members	\$5,964,221	\$6,934,262	\$5,014,926	\$3,886,976	\$3,414,197
Contribution to Capital	\$2,109,961	\$1,923,926	\$2,040,927	\$3,384,922	\$2,110,230



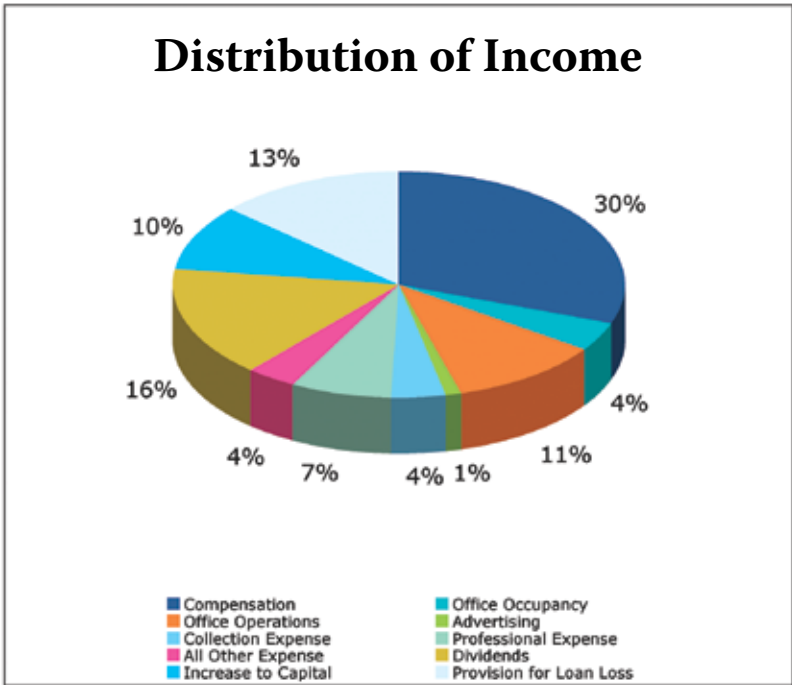
# Membership Data

	2000	2001	2002	2003	2004
Total Membership	52,055	57,327	60,339	63,499	64,805
Potential Membership	350,000	350,000	350,000	350,000	964,865
Penetration of Potential	14.87%	16.38%	17.24%	18.14%	6.72%
<b>Financial Data (Per Member)</b>					
Income	\$353	\$360	\$344	\$337	\$336
Expenses	\$198	\$205	\$227	\$223	\$251
Net Income	\$155	\$155	\$117	\$115	\$85
Dividends	\$115	\$121	\$83	\$61	\$53
Average Share Balance	\$3,627	\$3,761	\$4,035	\$4,214	\$4,686
Number of Loans	20,278	19,457	22,787	24,440	23,907
Average Loan Balance	\$5,974	\$6,940	\$6,112	\$6,253	\$6,867
<b>Financial Ratios</b>					
Return on Loans	8.65%	8.59%	8.25%	7.76%	7.33%
Return on Investments	6.23%	5.38%	3.83%	2.95%	5.23%
Return on Assets	9.45%	9.01%	8.00%	7.26%	6.87%



# Distribution of Income

	2000	2001	2002	2003	2004
Compensation	24.76%	24.91%	28.13%	28.02%	30.56%
Office Occupancy	3.37%	2.94%	3.46%	3.53%	4.21%
Office Operations	10.65%	10.75%	12.33%	10.77%	10.72%
Advertising	1.04%	1.19%	1.48%	1.12%	1.27%
Collection Expense	1.79%	2.11%	2.43%	3.11%	3.73%
Professional Expense	7.64%	7.29%	7.27%	7.48%	7.21%
All Other Expenses	2.37%	2.77%	3.69%	3.03%	3.72%
Dividends	32.48%	33.64%	24.14%	18.14%	15.68%
Increase to Capital	11.49%	9.33%	9.83%	15.80%	9.69%
Provision for Loan Loss	4.41%	5.07%	7.25%	9.00%	13.21%



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# *Supervisory Committee Report*

McCoy Federal Credit Union pledges to provide through safe and sound business practices, financial services to all our members and our community to enable them to achieve their financial goals.

Your Supervisory Committee's responsibilities are:

- Schedule audits as regulators require, prepare and submit necessary written forms, and conduct or order supplementary audits deemed necessary.
- Inspect the Credit Union's securities, cash and accounts.
- Scrutinize the acts of Credit Union offices, committees, and employees to determine compliance with Board, State, and other regulatory rules and laws.
- Conduct or order a verification of members' loan and share accounts to comply with Credit Union policy and regulatory requirements.
- Review Board Minutes
- Verify internal controls, and be sure staff is following them.
- Prepare and make available an annual report presented to members at the annual meeting.

An annual Federal examination of McCoy Federal Credit Union was conducted in March 2004 by the National Credit Union Administration (NCUA). On a scale of one to five, with one being the best grade possible and five being the worst grade, McCoy Federal graded out a Code 2. With this grade, the NCUA examination continues to place McCoy Federal among the top credit unions in the country where our soundness, our quality of management and our business plan were graded exceptional.

Orth, Chakler, Murnane and Company, Certified Public Accountants (CPAs), performed an annual audit of our financials for the year ending September 30, 2004, as authorized by the Supervisory Committee. They also found that the Credit Union was sound financially and was able to render an opinion. They wrote, "In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of McCoy Federal Credit Union as of September 30, 2004 and 2003, and the results of its operations and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America."

McCoy Federal has also increased its efforts to focus on security and safeguarding members' assets by creating an Internal Audit/Compliance Department that quarterly reviews specific areas relating to internal controls.

Respectfully submitted,

**Dennis M. Johnson, Director**  
**Chairman Supervisory Committee**

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# *Nominating Committee Report*

As required by our Bylaws and as published in the Fall 2004 newsletter, said Committee submitted three names for vacancies on the Board of Directors. After thorough search and interviews, the Nominating Committee is proud to submit the following:

**FOR THE BOARD OF DIRECTORS**  
(Terms of three years)

**Mr. Urban W. Martin**  
**Mr. James B. Register**  
**Mr. Richard W. Tressler**

Additionally, in the newsletter, the Chairman of the Nominating Committee informed all members of the procedures for nomination by petition. He also notified the membership of the deadline for filing of such petitions. There were no nominations submitted by petition. Therefore, the election will be conducted by voice ballot at the Annual Meeting.

**Richard A. Montgomery, Director**  
**Chairman Nominating Committee**

## *2004 Board of Directors*

Mr. Fred H. Bierbaum, Sr. \_\_\_\_\_ Chairman  
Mr. Charles L. Wiles \_\_\_\_\_ Vice Chairman  
Mr. Thomas D. Farnsworth \_\_\_\_\_ Treasurer  
Mrs. Janet E. Brewer \_\_\_\_\_ Secretary  
Mr. Dennis M. Johnson \_\_\_\_\_ Director  
Mr. Urban W. (Bill) Martin \_\_\_\_\_ Director  
Mr. Richard A. Montgomery \_\_\_\_\_ Director  
Mr. James B. Register \_\_\_\_\_ Director  
Mr. Richard W. Tressler \_\_\_\_\_ Director

## *Supervisory Committee*

Mr. Dennis M. Johnson \_\_\_\_\_ Chairman  
Mr. Richard J. Albert \_\_\_\_\_ Member  
Mrs. Ruth I. Heaton \_\_\_\_\_ Member  
Mr. William Mapother \_\_\_\_\_ Member  
Mrs. Myra M. Markham \_\_\_\_\_ Member

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## *Officers & Managers*

### **OFFICERS**

Alvin J. Cowans, CCUE \_\_\_\_\_ President/Chief Executive Officer  
Tod W. Mazzocco \_\_\_\_\_ Executive Vice President  
Thomas H. Ennis \_\_\_\_\_ Vice President Lending  
Robert A. Goplen, CCUE/NCCO \_\_\_\_\_ Vice President Finance  
Pamela Mello, NCCO \_\_\_\_\_ Vice President Compliance/Internal Auditor  
Basil Buchanan \_\_\_\_\_ Vice President Operations  
Donald Knopick \_\_\_\_\_ Vice President IT

### **MANAGERS**

Ermalinda C. Owens \_\_\_\_\_ Accounting Manager  
Jose R. Miranda \_\_\_\_\_ Central Florida Parkway Office Manager  
Sheryl W. Quackenbush \_\_\_\_\_ Credit Card Manager  
Carmen Sierra \_\_\_\_\_ Chickasaw Office Manager  
Melissa Caraballo \_\_\_\_\_ Curry Ford Office Manager  
Karen M. Byrd \_\_\_\_\_ Executive Assistant  
Don Donoghue \_\_\_\_\_ Facilities Manager  
Robert Wilson \_\_\_\_\_ Human Resources Manager  
Sylvia V. Valavanis \_\_\_\_\_ Loan Manager  
Giovanna A. Liranzo \_\_\_\_\_ Loan Services Manager  
Laura K. Retherford \_\_\_\_\_ Manager Branch Operations  
Wayne Schneck \_\_\_\_\_ Marketing Manager  
Claudio A. Mendes \_\_\_\_\_ McCoy Road Office Manager  
Courtney DeWitt Jackson \_\_\_\_\_ Member Financial Services Coordinator  
Nancybel Otero \_\_\_\_\_ Member Services/Debit Card Manager  
Jody A. Hamilton \_\_\_\_\_ Michigan Office Manager  
Ruth Murphy \_\_\_\_\_ Mortgage Manager  
Dorothy A. Ivester \_\_\_\_\_ Risk Services Manager  
Juan Derieux-Lopez \_\_\_\_\_ West Orlando Office Manager



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## *Financial Services*

- Regular Share (Savings) Accounts with interest
- Share Draft (Checking) Accounts with Overdraft Protection & Overdraft Privilege
- McCoy Federal Visa Debit Card
- Money Management Share Accounts (MMSA) with interest
- 6-Month, 1-, 2-, 2 ½-, 3- and 5-Year Share Certificates
- Individual Retirement Accounts (IRA) - Traditional, Roth, and Coverdell Educational Savings Account (CESA)
- IRA Certificate Accounts—6-Month, 1-, 2-, 2 ½-, 3- and 5-Years
- Youth Savings Accounts (ages 5 - 17)
- Golden Eagle Club (ages 55 & over)
- Direct Deposit
- Savings Bonds
- ATMs—CU24, CU Here, PLUS, EXCHANGE, CIRRUS, Pulse
- Safe Deposit Boxes (All Offices except Curry Ford)
- Visa Travelers Cheques
- Western Union Wire Service
- Wire Transfer of Funds
- Night Depository
- Drive-in Tellers
- Money Orders
- Official Checks
- Free \$2,500 Accidental Death Insurance
- TONI the Teller—24-Hour Access to Your Accounts
- First & Second Mortgages
- Home Equity Loans
- Home Improvement Loans
- Lot Loans
- Line-of-Credit Loans
- Auto Loans
- Boat Loans
- Debt Consolidation Loans
- Share Certificate & Share Account Secured Loans
- Credit Life and Credit Disability Insurance
- Auto Gap Insurance
- Automobile Warranties
- Automatic Loan Payments
- OnLine Loan Applications
- McCoy Direct OnLine—Your OnLine PC Teller
- McCoy Direct OnLine Bill Payer
- Electronic Statements (E-statements)
- E-Checks (OnLine)
- MasterCard
- Visa, Visa Gold, & Visa Platinum



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## Office Locations

### McCoy Road Office

1900 McCoy Road  
Orlando, FL 32809

### Curry Ford Office

5757 Curry Ford Road  
Orlando, FL 32822

### Central Florida Parkway Office

2075 Central Florida Parkway  
Orlando, FL 32837

### Michigan Office

35 W. Michigan Street  
Orlando, FL 32806

### West Orlando Office

5620 L.B. McLeod Road  
Orlando, FL 32811

### Chickasaw Office

502 S. Chickasaw Trail  
Orlando, FL 32825

### Opening 4th Quarter 2005

#### Apopka Office

931 Park Avenue  
Apopka, FL

#### Lobby Hours

Monday - Thursday  
8:30 AM - 5:00 PM  
Friday  
8:30 AM - 6:30 PM

#### Drive - Ins

Monday - Thursday  
8:00 AM - 5:30 PM  
Friday  
8:00 AM - 7:00 PM

## Phone Numbers

### Phone (All Offices)

407-855-5452

### Toll Free

1-888-584-7701

### Toni-the-Teller

24-hr Phone Account Access  
407-857-8245

### Toll Free

1-888-584-8268

### TDD

Telecommunications Device  
for the Deaf  
407-855-8380

### E-Mail

mccoy@mccoyfcu.org

### Call Center

407-855-5452

### Call Center Hours

Monday - Thursday  
8:00 AM - 6:00 PM  
Friday  
8:00 AM - 6:30 PM

**website**

**[www.mccoyfcu.org](http://www.mccoyfcu.org)**