

Annual Report 2005





Apopka Office

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While 2005 brought again hurricanes, McCoy Federal Credit Union was not impacted by them to the extent that we were in 2004. In response to Hurricane Wilma, the Board of Directors authorized a donation of \$10,000 to assist credit unions impacted by Wilma.

The Credit Union had a very good year in terms of income due to three factors: good growth in loans; rising interest rates on investments; and the acceptance of our share overdraft protection program. We had a slower growth rate in membership and deposits. Also, in part due to the new Bankruptcy Law, the Credit Union's Charged Off Loans increased substantially.

In last year's Annual Report, the Chairman of McCoy Federal Credit Union indicated that we planned to open offices in Apopka and Ocoee during 2005 and 2006. These plans had to be changed due to the difficulty of securing building and zoning permits. As a result, the recommendations of our Strategic Plan were implemented and we have proceeded with the construction of our Office in Apopka which is projected to open in March or early April 2006. For our 8th Office we have contracted for a site at the intersection of John Young Parkway and Osceola Parkway. Currently, with the John Young Parkway Office scheduled to open in August or September 2006, it is our belief that the Office will relieve the over crowded pressure currently being felt on our Central Florida Parkway Branch which is being scheduled for renovation.

The Credit Union continues to be financially sound and our recent audits and examinations confirm this. The Board of Directors continues to be impressed and thankful for our Senior Management Team which has been together for the past ten years. They have worked together to implement new programs, equipment, and services in a timely and, usually, trouble-free manner. A change has occurred in the Senior Management Team with the retirement in January 2006, of our Vice-President of Lending, Tom Ennis, who has been with us for over twenty years. Substantial effort and time has been spent in finding a new Vice President of Lending.

Additionally in 2005, the Board of Directors and staff were saddened by the unexpected death of Board Member, Mr. Richard Montgomery. Mr. Montgomery had served as a Director for six years, as a Volunteer for four years prior and had been a member of McCoy Federal Credit Union since 1956. Mr. Richard Albert, was elected by the Board of Directors to serve out Mr. Montgomery's term of office.

As your Chairman, I want to thank each Board member, each Volunteer, each staff person and above all—the 64,000 members of McCoy Federal Credit Union. Together, they have continued to make McCoy Federal Credit Union a great Community Credit Union serving Orange County.



Thomas D. Farnsworth, CPA
Chairman

The 51st Annual Meeting of McCoy Federal Credit Union was called to order by Chairman of the Board Fred H. Bierbaum at 6:00 p.m., February 16, 2005, in the Community Room of McCoy Federal Credit Union's Administration Building.

Chairman Bierbaum welcomed all present and thanked them for attending. Vice Chairman Charles Wiles led the Pledge of Allegiance.

Chairman Bierbaum introduced the Directors, the President/CEO, Director Emeritus, Supervisory Committee and the Volunteers. The Chair then asked for President/CEO Alvin Cowans to give his remarks.

President Cowans began by recognizing the Senior Management in attendance as well as those absent and the Management Team in attendance.

President Cowans presented a reflection on how McCoy performed during the year 2004 as well as the economic impact on federally insured credit unions as a whole. Credit unions were challenged by an environment characterized by historically low interest rates, volatile capital markets and a relatively weak labor market. Despite the adversities credit unions maintained a small but steady market share, remained well capitalized and continued to provide members with high quality, low-cost products and services.

President Cowans highlighted a few of McCoy Federal Credit Union's financial results and a comparison to credit unions in the Southeast Region. Assets totaling \$336.2 million was an increase from 2003 of over \$38 million with a 12.9% growth compared to 9.5% growth in assets for credit unions in Southeast Region. Net loans increased by over \$11 million or 7.4% growth compared to 10% loan growth in the Southeast. Despite a relatively weak labor market, four hurricanes, the near record levels of member bankruptcies and the amount of total charge offs due to bankruptcy, the overall quality of the loan portfolio held tight with even showing a slight decreasing trend during the second half of the year.

The overall loan portfolio showed very little change in 2004 except for slight increase in total real estate loans and slight decrease in used auto loans. Lending activity was supported by strong demand for new automobiles and home equity loans.

McCoy Federal's membership continued to grow although despite a slight slow down during the fourth quarter of the year in new accounts we still had healthy growth.

In 1998 the amended Federal Credit Union Act adopted a system of Prompt Corrective Action with a Congress established minimum capital or "net worth" standards. All federally insured credit unions must maintain a 7% net worth ratio to be considered "well capitalized", McCoy Federal ended 2004 with a capital ratio of 8.9%.

Minutes continued...

President Cowans also highlighted on the 2005 economic outlook as stated by Federal Reserve Chairman Alan Greenspan and the expected rate adjustments.

President Cowans provided McCoy Federal's plans for improving products and services to its members in 2005: opening a new branch office in Apopka by the 4th quarter; finalize purchase of property and design a branch office in Ocoee; implement a new Overdraft Privilege Program; put finishing touches to the new Check 21 Regulatory requirements; continue to implement and enhance the new Members Financial Services and MemberConnect Programs; implement new lending navigator technology.

President Cowans ended by saying the Board, Management and Staff were happy to report to the membership that the Credit Union is financially strong, safe and sound.

The Chair asked the Secretary if there was a quorum present. Mrs. Janet Brewer, Secretary replied in the affirmative. There being a quorum, the Chairman declared the 51st Annual Meeting of McCoy Federal Credit Union in session.

The Minutes of the 50th 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 Bierbaum then called on the Chairman of the Nominating Committee for his report. Mr. Montgomery reported that Mr. Urban W. Martin, Mr. James B. Register and Mr. Richard W. Tressler were each nominated for a term of three years. 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 Bierbaum closed the Business Meeting and declared the 51st Annual Meeting adjourned at 6:45 p.m., February 16, 2005.



Janet E. Brewer
Secretary



Fred H. Bierbaum
Chairman

The key word that best describes the plight of the Credit Union industry and the community which McCoy Federal Credit Union serves is "Transition". Leadership positions across the industry are changing hands. Two new Presidential appointments were made at the end of 2005 to the three person Board of the National Credit Union Administration (NCUA), Credit Union's regulator and Share Insurance Agency. The announced retirement of the Chairman of the Federal Reserve Board and the appointment of the new Chairman along with the impact that will have on the economy.

The U.S. Congress, Ways and Means Committee opened hearings on whether or not credit unions should continue to enjoy its tax exempt status which would have a direct effect on credit union members. Service providers are changing ownership with business lines and entire companies being bought and sold (Hughes Supply / Home Depot). Companies at both the industry and institution level are being challenged by uncertainty about their competitive identity in the marketplace. All of which are transitions that contributed to the changing environment by which we live.

In 2005, we experienced two major blows to the nation's energy and transportation infrastructure with hurricanes Katrina and Rita. Yet the U.S. economy kept moving forward. Short-term interest rates kept rising as the Federal Reserve moved forward with its measured pace of tightening. The yield curve continued to be flat as long-term rates showed little corresponding movement. Gas prices reached high national levels at the same time consumers were facing higher interest payments on credit cards, and higher interest payments on interest only and adjustable rate mortgage loans. With the new bankruptcy law becoming effective in October 2005, personal filings averaged 9,000 per day in September 2005, a 50% increase from a year ago.

Economists see considerable positive economic momentum in 2006 which would imply a few more increases in the Fed Funds rate. Consumers would appear not quite as positive and need more good news on the energy and employment fronts. Economists predict that in 2006 we will see slower economic growth with consumer spending forecasted to slow down.

With this transition come questions about the direction credit unions will take. Are these economic and competitive forces going to shape the road we must travel or will we shape the road and navigate our own path to travel?

The Board of Directors and Management of McCoy Federal Credit Union are hard at work navigating the path we should be traveling and on how to bring added value to the members of McCoy Federal. Mapping the path in the market may be the most significant challenge we will face in 2006.

We recognize that our success will not necessarily depend on which path is chosen, but making sure that the path chosen is clearly defined and not simply a response to competitors' actions. Our

President's Message continued...

goals include giving a clear financial reason for you and the entire Orange County community to be members of McCoy Federal Credit Union.

Some new added membership value initiatives for 2006 are:

- Eliminating the monthly low balance share draft fee
- Offering a no fee bill pay program
- Apopka Office to open the end of the first quarter 2006
- Osceola Parkway Office to open the end of the third quarter 2006
- Enhancements to Toni-the-Teller (24-hour telephone account access)
- Highly competitive savings and loan rates
- New loan programs (business loans, student loans, FHA-VA mortgage loans)
- McCoy Financial Services (Investment/Brokerage service)

We are very thankful to you for allowing us the opportunity to be your primary financial institution and bring value to your membership. We look forward to meeting the challenges of 2006 and shaping the path we will follow that will allow McCoy Federal Credit Union to provide you the resources that will help you meet your financial needs.



Alvin J. Cowans, CCUE
President/CEO

The Lending Department and our Branch Offices were busy in 2005 and loan activity was solid, meeting our loan goals and loan budgets. We saw loan gains each month throughout the entire year.

Real estate loans were the growth engine of the loan portfolio for 2005. Members took advantage of sky rocketing home prices which pushed up equity values in existing homes. Members were able to sell existing homes make big equity gains and use the moneys to purchase newer larger homes. Others tapped into their new found equity and used the funds to finance other adventures.

Auto loans continued to be the core product for McCoy Federal Credit Union with new auto financing out pacing used auto financing.

In 2006, we see signs of cooling in the housing market, consumers reducing home equity loans outstanding as interest rates rise and struggling auto manufactures looking to reduce incentives on car sales. We will need to look into new lending areas for 2006 to continue positive loan growth for McCoy Federal such as small business loans, FHA/VA mortgages and student loans.

We enter into 2006 without the lending services abilities of Mr. Thomas H. Ennis, Vice President of Lending here at McCoy for 22 years. Mr. Ennis retired from McCoy Federal Credit Union on January 20, 2006. He served as a lender in Orange, Osceola and Seminole Counties for over 50 years and contributed to the economic success of thousands. We wish him luck with his new found time to devote to his family and his passion of fishing.

We welcome to the McCoy Team our new Vice President of Lending, Wayne Washington. Mr. Washington brings to McCoy Federal over 20 years of lending experience, 15 of which are directly related to credit union lending.

Our 2005 year-end loan highlights are:

16,192 Loans and Credit Cards approved for over
\$112.2 million

Net loan gain of over
\$15.25 million

Net loan growth of
9.29%

Year-end Total Gross Loan portfolio of
\$181.5 million

The first quarter of 2005 began much as the fourth quarter of 2004 closed. Our membership continued to clean up, repair and build from the storm damage of the 2004 hurricanes. The general economy started to strengthen and interest rates began to move up. McCoy Federal Credit Union stayed abreast of the times with a strong economic foundation, offering our membership the full services they require.

The demand for member loans remained strong with a net outstanding balance of \$179 million. Loan delinquency stayed in line with the national average. Member deposits were up to a net outstanding balance of \$308 million. Our FTN Financial Group management of our investments remained strong with a net outstanding of \$123 million, and the net growth of McCoy Federal Credit Union continued to grow with total assets of \$345 million.

Overall income remained strong and operational expenses came in under budget. McCoy Federal continued to offer some of the highest interest rates in our service area. In 2006 we are happy to offer our members free checking and free bill payer. It's my pleasure to serve you, the membership and McCoy Federal Credit Union.

Assets

\$345,163,071

An increase of \$8.95 million and a 2.6% growth rate

Member Deposits

\$307,770,439

An increase of \$4.1 million and a 1.3% growth rate

Net Loans

\$179,423,380

An increase of \$15.25 million and a 9.3% growth rate

Capital/Assets Position

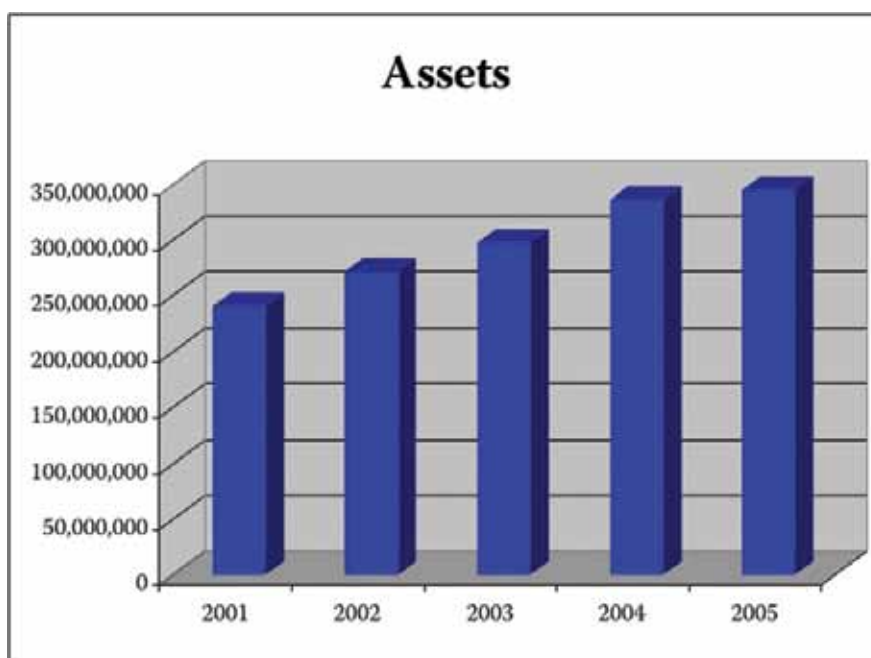
\$33.1 million and a capital ratio of 9.60%,
an increase of \$3.29 million and a 11.0% growth rate



Frederick H. Bierbaum, Sr.
Treasurer

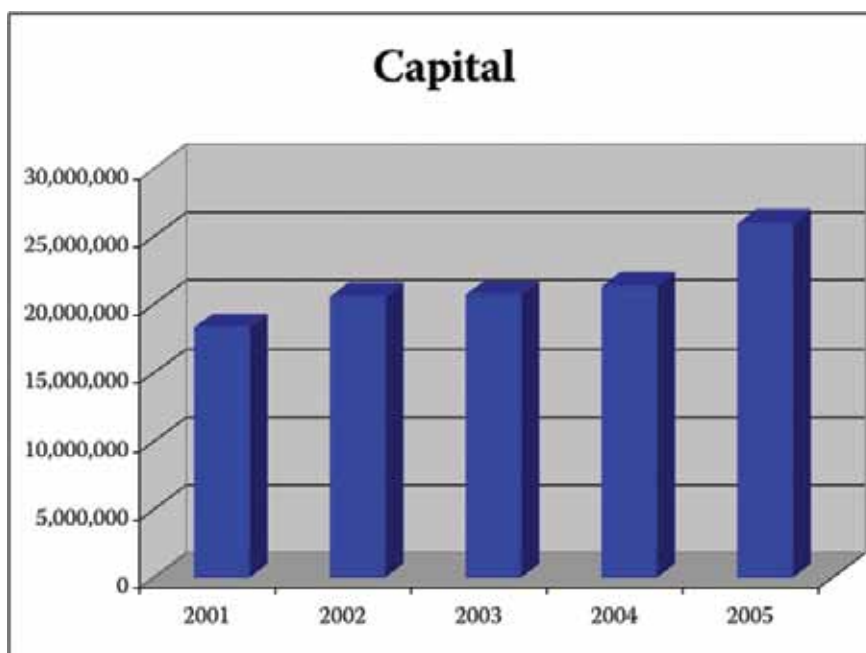
(In thousands)

	2001	2002	2003	2004	2005
Assets					
Loans (net)	\$135,037,027	\$139,280,818	\$152,816,131	\$164,168,313	\$179,423,380
Cash & Accounts					
Receivable	\$16,402,335	\$18,328,326	\$17,700,861	\$18,748,273	\$17,965,222
Investments	\$77,895,843	\$98,785,598	\$109,624,143	\$129,595,084	\$122,679,877
Facilities & Fixed Assets	\$8,610,756	\$11,690,763	\$13,685,514	\$15,498,979	\$16,184,354
All Other Assets	\$3,124,508	\$3,803,428	\$4,007,422	\$8,198,763	\$8,910,238
Total Assets	\$241,070,471	\$271,888,934	\$297,834,070	\$336,209,412	\$345,163,071
Liabilities & Equity					
Accounts Payable	\$2,510,415	\$3,464,736	\$2,279,453	\$2,712,206	\$4,265,218
Share Accounts	\$149,543,010	\$190,002,436	\$210,208,559	\$250,972,403	\$243,522,350
Certificates	\$66,064,616	\$53,442,784	\$57,370,305	\$52,692,222	\$64,248,089
Regular Reserve	\$2,995,235	\$2,995,235	\$2,995,235	\$2,995,235	\$2,995,235
Contingency Reserve	\$19,907,195	\$21,933,742	\$24,930,518	\$26,787,347	\$30,082,179
Undivided Earnings	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Total Liabilities	\$241,070,471	\$271,888,933	\$297,834,070	\$336,209,412	\$345,163,071

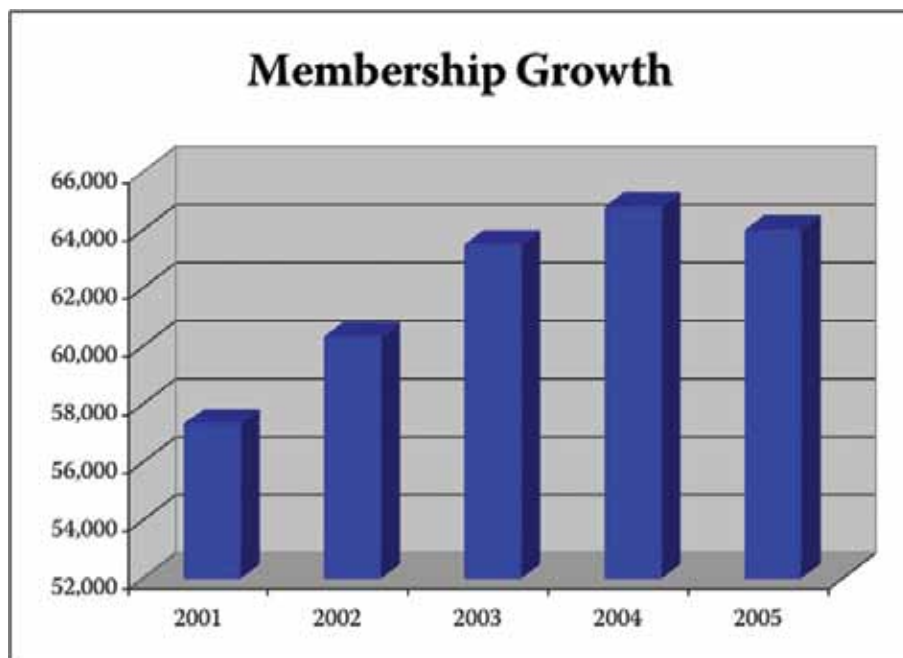


(In thousands)

	2001	2002	2003	2004	2005
Income					
From Loans	\$11,362,429	\$11,579,248	\$11,352,721	\$11,805,154	\$12,404,492
From Investments	\$3,984,861	\$3,519,341	\$3,485,029	\$3,223,253	\$4,042,356
From Other Sources	\$5,263,709	\$5,673,980	\$6,587,290	\$6,740,963	\$9,589,231
Gross Income	\$20,610,999	\$20,772,568	\$21,425,040	\$21,769,370	\$26,036,078
Expenses					
Compensation	\$5,133,484	\$5,844,129	\$6,003,013	\$6,651,700	\$7,044,984
Office Occupancy	\$606,617	\$717,729	\$756,403	\$917,120	\$1,095,985
Office Operations	\$2,214,971	\$2,562,082	\$2,307,590	\$2,334,500	\$2,414,272
Advertising	\$244,605	\$306,900	\$240,916	\$275,576	\$367,084
Collection Expense	\$435,331	\$504,274	\$666,059	\$812,311	\$1,026,330
Professional Services	\$1,502,254	\$1,510,484	\$1,601,867	\$1,569,891	\$1,972,721
All Other Expenses	\$570,551	\$766,118	\$649,153	\$809,153	\$961,288
Provision for Loan Loss	\$1,045,000	\$1,505,000	\$1,928,141	\$2,874,692	\$2,626,155
Total Operation Expense	\$11,752,811	\$13,716,715	\$14,153,142	\$16,244,944	\$17,508,820
Net Income from Operations	\$8,858,188	\$7,055,853	\$7,271,898	\$5,524,427	\$8,527,258
Dividends Paid to Members	\$6,934,262	\$5,014,926	\$3,886,976	\$3,414,197	\$4,171,888
Contribution to Capital	\$1,923,926	\$2,040,927	\$3,384,922	\$2,110,230	\$4,355,370

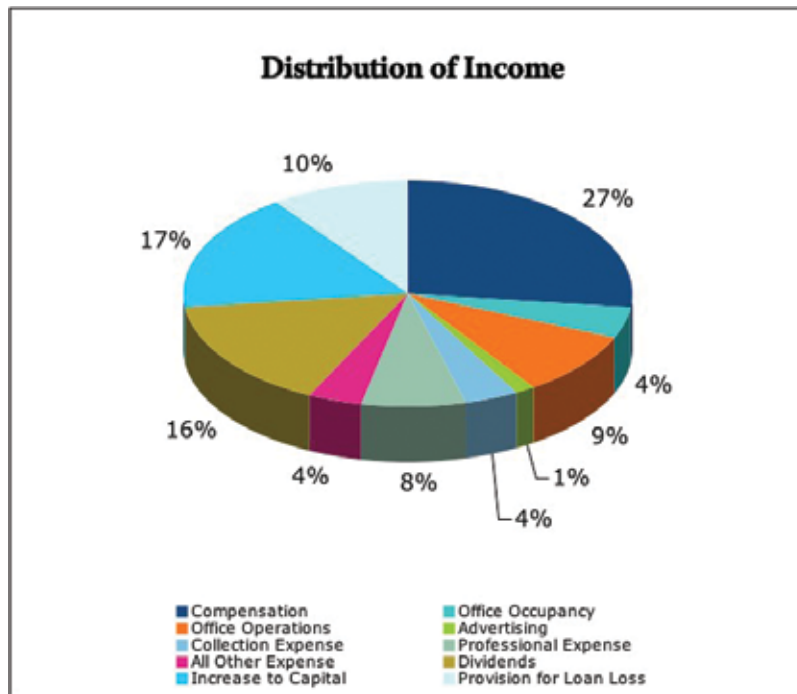


	2001	2002	2003	2004	2005
Total Membership	57,327	60,339	63,499	64,805	64,000
Potential Membership	350,000	350,000	350,000	350,000	964,865
Penetration of Potential	16.38%	17.24%	18.14%	18.52%	6.63%
Financial Data (Per Member)					
Income	\$360	\$344	\$337	\$336	\$407
Expenses	\$205	\$227	\$223	\$251	\$274
Net Income	\$155	\$117	\$115	\$85	\$133
Dividends	\$121	\$83	\$61	\$53	\$65
Average Share Balance	\$3,761	\$4,035	\$4,214	\$4,686	\$4,809
Number of Loans	19,457	22,787	24,440	23,907	23,359
Average Loan Balance	\$6,940	\$6,112	\$6,253	\$6,867	\$7,681
Financial Ratios					
Return on Loans	8.59%	8.25%	7.76%	7.33%	7.21%
Return on Investments	5.38%	3.83%	2.95%	2.68%	5.15%
Return on Assets	9.01%	8.00%	7.26%	6.87%	7.58%



Distribution of Income

	2001	2002	2003	2004	2005
Compensation	24.91%	28.13%	28.02%	30.56%	27.06%
Office Occupancy	2.94%	3.46%	3.53%	4.21%	4.21%
Office Operations	10.75%	12.33%	10.77%	10.72%	9.27%
Advertising	1.19%	1.48%	1.12%	1.27%	1.41%
Collection Expense	2.11%	2.43%	3.11%	3.73%	3.94%
Professional Expense	7.29%	7.27%	7.48%	7.21%	7.58%
All Other Expenses	2.77%	3.69%	3.03%	3.72%	3.69%
Dividends	33.64%	24.14%	18.14%	15.68%	16.02%
Increase to Capital	9.33%	9.83%	15.80%	9.69%	16.73%
Provision for Loan Loss	5.07%	7.25%	9.00%	13.21%	10.09%



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 August 2005 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 for the second year in a row. 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, 2005, 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, 2005 and 2004, 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

As required by our Bylaws and as published in the Fall 2005 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)



Mrs. Janet E. Brewer



Mr. Fred H. Bierbaum, Sr.



Mr. Richard J. Albert

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.



James B. Register

Director

Chairman Nominating Committee



Mr. Thomas D. Farnsworth
Chairman



Mr. Charles L. Wiles
Vice Chairman



Mr. Fred H. Bierbaum, Sr.
Treasurer



Mrs. Janet E. Brewer
Secretary



Mr. James B. Register
Director



Mr. Dennis M. Johnson
Director



Mr. Urban W. (Bill) Martin
Director



Mr. Richard A. Montgomery
(Deceased)
Director



Mr. Richard W. Tressler
Director



Mr. Richard J. Albert
Director

Supervisory Committee

- Mr. Dennis M. Johnson _____ Chairman
 Mr. Fred Browne _____ Member
 Mrs. Ruth I. Heaton _____ Member
 Mrs. Myra M. Markham _____ Member
 Mrs. Robinette McLeroy _____ Member

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
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 _____ Call Center Manager
Jody A. Hamilton _____ Michigan Office Manager
Ruth Murphy _____ Mortgage Manager
Dorthy A. Ivester _____ Risk Services Manager
Juan Derieux-Lopez _____ West Orlando Office Manager

2005 Community Involvement



Russell Home
Orlando, Florida



RONALD MCDONALD HOUSE CHARITIES



built for kids



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
- Visa Gift Cards
- 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



Office Locations



Apopka Office

- 1 McCoy Road Office**
1900 McCoy Road
Orlando, FL 32809
- 2 Curry Ford Office**
5757 Curry Ford Road
Orlando, FL 32822
- 3 Central Florida Pkwy. Office**
2075 Central Florida Parkway
Orlando, FL 32837
- 4 Michigan Office**
35 W. Michigan Street
Orlando, FL 32806
- 5 West Orlando Office**
5620 L.B. McLeod Road
Orlando, FL 32811
- 6 Chickasaw Office**
502 S. Chickasaw Trail
Orlando, FL 32825
- 7 Apopka Office**
931 N. Park Avenue
Apopka, FL 32712
Opening Spring 2006
- 8 Osceola Parkway Office**
Osceola Corporate Center
Osceola Parkway & John Young
Opening Fall 2006



Mailing Address

P.O. Box 593806
Orlando, FL 32859-3806



Osceola Parkway Office

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@mccoysfcu.org

Call Center
407-855-5452

Hours of Operation

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

Call Center Hours
Monday - Thursday
8:00 AM - 6:00 PM
Friday
8:00 AM - 6:30 PM

web
www.mccoysfcu.org

email
mccoy@mccoysfcu.org

