



ANNUAL REPORT 2007

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Chairman's Report

What makes McCoy Federal Credit Union different from other financial institutions? Other financial institutions such as banks and savings and loans are owned and operated by corporations with paid board members.

McCoy Federal Credit Union is a co-op owned and operated by thousands of members throughout the counties of Orange, Osceola, Seminole and Lake. Our Board and Volunteers donate their time and business experience to set policy, provide strategies and direction in which to give our Credit Union a strong financial base.

McCoy Federal Credit Union is truly a full service credit union, offering our membership all the financial services they will ever need. Our list of products and delivery channels opens the door for McCoy Federal to be the primary financial institution for our members and the communities of Orange, Osceola, Seminole and Lake.

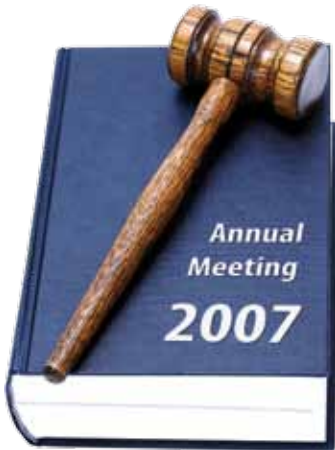
We were able to open a beautiful new branch office in 2007 located on Osceola Parkway and John Young Blvd. In addition we plan to have a branch office open in Clermont, Lake County by the first quarter 2008 and another office to open at Lake Nona in Orange County in the first quarter of 2009. McCoy Federal Credit Union continues to be a safe and sound Credit Union as indicated by our regulator the National Credit Union Administration (NCUA).

As your Chairman, I want to thank our Management, our Board of Directors, our Volunteers and the thousands of members that make this all possible.



Frederick H. Bierbaum, Sr.
Chairman

53rd Annual Meeting Minutes



The 53rd Annual Meeting of McCoy Federal Credit Union was called to order by Chairman of the Board Thomas D. Farnsworth at 6:05 p.m., February 21, 2007 in the Community Room of McCoy Federal Credit Union's Administration Building.

Chairman Farnsworth welcomed all present and thanked them for attending. The Chairman called upon Director Dennis Johnson to lead the Pledge of Allegiance.

Chairman Farnsworth introduced the Directors, the President/CEO, Director Emeritus, Supervisory Committee and the Volunteers and had them stand to be recognized.

Chairman Farnsworth provided the remarks for the evening. The Chair recognized the dedication of the Volunteers serving as Directors, Supervisory Committee Members and Volunteers serving on Board Committees over the years to ensure the members' best interest and welfare. The Board is constantly seeking new volunteers who have an interest in credit unions and have skills and knowledge that would enhance the strength of the Board of Directors.

The Chair reported during his two year tenure as Chairman we have experienced good growth as a credit union due to our staff and our service to members. Over the past two years our assets have grown approximately \$50 million from \$336 million to \$385 million. Our loan growth has been even more striking, growing \$68 million from \$164 million to \$232 million. We have been conservative in this loan growth and have seen a shift into more fixed rate mortgages, home equity and new car loans. However, as we grow we have increased our loan loss reserve and tightened our lending requirements to compensate for these losses.

The Chair indicated McCoy Federal Credit Union remains financially strong with a capital ratio of nearly 10%. We have been examined by our Auditors in various areas and have received unqualified opinions on our operations. Our Federal Examiners opted not to examine us this past year due to our being rated a category 1 or 2 in our federal examinations for a number of years. The Board of Directors and Senior Management have set ranges for performance in certain key financial indicators. We target our performance to be within these ranges for net worth to assets; return on assets; delinquent loans to total loans; and loans to shares. These target ranges help us to stay on course in our performance as a credit union.

Some of the challenges faced by our Credit Union are a difficult economy; serving our expanded four county area; new areas of lending, i.e. business; and continuing challenge of protecting our members from identity theft.

The economy has created difficulty for many credit unions and banks in shares and deposits growth. McCoy Federal had to borrow money in 2006 to cover the increased loan growth. The

Meeting Minutes continued...

Board and Management have already taken steps to reduce and pay off these borrowed funds during 2007.

During 2006 we opened our Apopka Office, renovated our Central Florida Parkway Office and started work on our Osceola Parkway Office. The National Credit Union Administration recently granted approval for McCoy Federal Credit Union to add three more counties to our field of membership to now serve Orange, Seminole, Lake and Osceola Counties. This expansion requires us to provide services to Lake and Seminole Counties within the next two years. This will place a strain on our current staff; required training of new staff; and finding sites. We are finding that buying land and building offices is becoming extremely expensive as more property is being leased rather than sold. We may need to emphasize lease and build or store front offices in shopping centers in the future.

A continuing challenge is the protection of members from identity theft. We have experienced several recalls of credit cards due to merchants' failure to protect their computer systems. This is one of the primary reasons for the recent upgrading of our security and compliance with new regulations requiring multiple identification to access online account to protect members and their assets.

Chairman Farnsworth concluded with the acknowledgement of three McCoy Federal volunteers who have moved on. Ruth Heaton, a long term member of the Supervisory Committee passed away in 2006 and she is greatly missed. Myra Markham, another long term volunteer has indicated that she will cease being a Volunteer as of this Annual Meeting. And finally Urban W. (Bill) Martin resigned from the Board of Directors in 2006 and was replaced by Fred Browne. Mr. Martin was elected to Director Emeritus status due to his many years of service in various positions including Chairman of the Board. Chairman Farnsworth thanked all of them and gave thanks to the membership.

The Chair then called upon President/CEO Alvin Cowans. President Cowans recognized individually the Senior Management Team and the staff who were present.

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 53rd Annual Meeting of McCoy Federal Credit Union in session.

The Minutes of the 52nd 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 Chairman 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.

Meeting Minutes continued...

Chairman Farnsworth then called on the Chairman of the Nominating Committee for his report. Mr. Register reported there were no nominations by petition.

There being no other nominations, Mr. Dennis M. Johnson, Mr. Thomas D. Farnsworth and Mr. Charles L. Wiles were each nominated for a term of three years. Mr. Fred S. Browne, Jr. was nominated for a one year term. 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 Farnsworth closed the Business Meeting and declared the 53rd Annual Meeting adjourned at 6:26 p.m., February 21, 2007.



Janet E. Brewer
Secretary



Thomas D. Farnsworth, CPA
Chairman

President's Message

Although 2007 was a challenging year for most in the financial industry, at McCoy Federal Credit Union we did experience some very positive achievements. We:

1. Opened a new branch office in Osceola County
2. Eliminated share draft and bill pay fees
3. Improved on-line McCoy Direct security
4. Multi-Factor Authentication
5. Successfully converted our ATM processor
6. Contracted for new Branch Office in Clermont
7. Member Car Sales
8. Community involvement

We have all heard so much about the sub-prime mortgage lending debacle in 2007 and the effect it has had on the economy. While McCoy Federal was not involved at all in sub-prime mortgage lending we recognize that some of our members were. The issues facing the financial industry is the sub-prime bleed into the prime mortgage market and ultimately into the consumer loan markets. This broader stroke of the sub-prime lending brush will result in a deteriorating of credit quality across the board as consumers struggle to handle the changes to their mortgage loans into 2008.

It appears that consumer spending will face downward pressures in 2008 from household debt burdens, low savings levels, lack of pent-up demand, high energy prices, and falling home prices. This housing market slowdown has already affected the overall economy. The drop in housing demand and the corresponding rise in housing inventories have put the residential construction industry into a tail spin.

Much like 2007 credit unions' financial performance will be under extreme pressure from many fronts in 2008. A weak housing market, lower home prices, a flat yield curve, intense competition, a slowing economy, lower loan demand, and deteriorating credit quality all are predicted by economic forecasters to impact credit unions' balance sheets. The results could very well be the lowering of credit unions' earnings and the ability to have or sustain growth.

Key issues facing credit unions in 2008 will most likely be: Pricing deposits and loans in a flat-yield curve environment; Controlling rising operating expenses; Managing net interest margins; Controlling the mix of what would be considered "hot money" versus core (stable) deposits; Controlling rising delinquency and charge-off ratios while maintaining loan origination volumes; Managing the net worth ratio.

While the Board of Directors and Management Team strategize to continue moving McCoy Federal forward in this rough economic environment, we recognize that the road we must travel will require new innovative approaches. We will have to look at ways to achieve greater economies

President's Message continued...

of scale and lower operating expense ratios to off-set the depressed margins, higher than normal loan delinquency and charge-offs through 2008.

We will continue to provide to our members and the communities of Orange, Osceola, Seminole and Lake County, the best of products and services whether it's through new product offerings, technology and or new branch locations.

We look forward to the challenges facing us in 2008. We will be:

1. Opening a new Branch Office in Clermont – 1st quarter 2008
2. Offering Business Loans and Business Accounts
3. Expand our Checking Account offerings
4. Begin construction on a new Branch Office in Lake Nona
5. Increased surcharge-free ATM locations
6. E-Signatures
7. Opening Accounts On-line

We are up to the challenge and hard at work making it happen for our members. It is said that “A Bend in the road is not the End of the road unless you fail to make the turn”. We can assure you, the Board of Directors, Management and staff of McCoy Federal will be making the proper turns in 2008.

We are so very grateful that you have chosen McCoy Federal to provide to you financial products and services to meet your financial needs and reach your goals. We do not take your business lightly and hope that you would spread the good news about your McCoy Federal Credit Union experience.



Alvin J. Cowans, CCUE
President/CEO

Lending Report

The credit union industry had experienced four years of strong credit demand. We reported in last years' Annual Report that McCoy Federal Credit Union in 2006 had one of the best years of providing loans to the membership in the history of the Credit Union. In 2007 credit unions' loan growth tapered off and the industry witnessed the slowest pace in loan activity since 1998. High debt levels, members' desire to create savings and investment nest eggs, falling home prices, sub-prime mortgage loan backlash and its trickle down affect on consumer credit was the main reason for the fall out.

Over the past two years over-eager sub-prime mortgage lenders allowed borrowers to buy high-priced homes with non-traditional mortgage products. In 2007 the slowdown in housing sales, lower home prices, and the resetting of adjustable rate mortgages have created a meltdown in these sub-prime mortgages. Financial institutions are witnessing a rapidly rising delinquency and foreclosure rate.

While McCoy Federal was in no way involved with sub-prime lending many of our members got caught up in these sub-prime loans. Coupled with the high loan gains in 2006 we have seen our loan delinquency and loan charge-offs reach some of the highest levels ever.

Like many other banks and credit unions in 2007, we needed to provide additional dollars for the existing high loan losses and set aside in the allowance for loan losses reserve account dollars to cover future loan losses.

With home prices rising faster than incomes over the past few years, the housing market is now going through a price-correction period. This we believe will cause mortgage lending volumes to be below the levels set in the recent past. Borrowers will begin to feel the pinch from this sub-prime mortgage fall-out. Tighter credit standards will make it more difficult for potential borrowers and for those borrowers with less-than-perfect credit to obtain loans.

Loans are the bread and butter of credit union operations. It is the main source of income and the means by which credit unions cover their operating cost. While we must be prudent in the granting of loans and evaluating credit quality, we will continue to look for ways of taking care of our members' borrowing needs.

As we look ahead for 2008 we will have to compete even more vigorously with other financial institutions for quality loans. We have opened new delivery channels to ensure that our products are available at a time, a place and in the format required by the member.

Our Loan activities in 2007 were:

Loans and Credit Cards Approved
12,757

Net Loan Growth
4.77%

Net Loan Gain
\$11,088,632

Year-end Gross Loan Portfolio
\$250,040,516

Treasurer's Report

During 2007 the national economy continued to grow, primarily due to consumer markets, but has been tempered by the difficulties in the housing market. Although McCoy Federal's conservative policies have kept us out of the sub-prime mortgage business, there has been an indirect impact on members' jobs and salaries, which in turn has made it more difficult for members to pay off their loan obligations in a timely fashion. This in turn has reduced our net income for the year. Although our total asset growth has been flat for the year, our overall financial position continues to be strong as reflected by the NCUA's high rating of our operation. We are confident that the new financial policies now in place will reduce the charge offs for the coming year.

McCoy Federal's net loan balance increased by over \$18M in 2007 as we strive to better serve our member's needs. Our deposits rose by over \$17M for 2007.

Our certificate rates were consistently among the highest in Central Florida for 2007. In our quest to continue adding services to meet our member's needs, it is our commitment to do so responsibly, to protect and grow your assets as owners of McCoy Federal Credit Union.

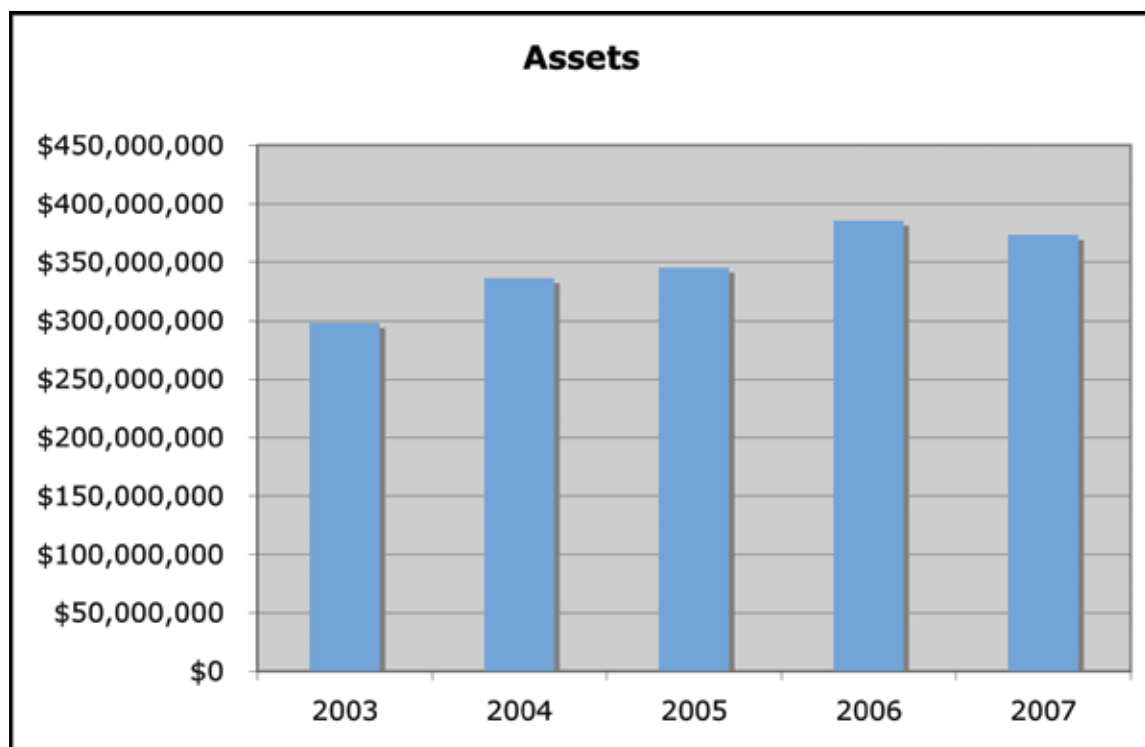
Assets	Member Deposits	Net Worth	Assets Position
\$373,479,258	\$315,458,069	\$33,926,528	9.03%



Dennis M. Johnson
Treasurer

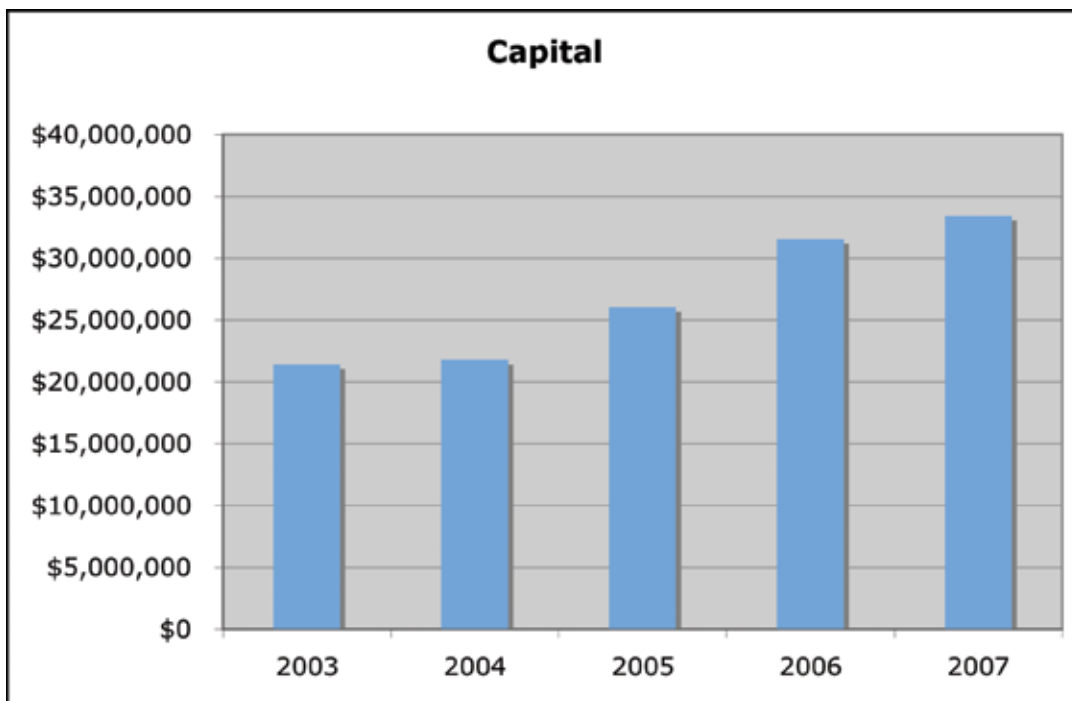
Balance Sheet

	2003	2004	2005	2006	2007
Assets					
Loans (net)	\$152,816,131	\$164,168,313	\$179,423,380	\$232,278,371	\$243,367,004
Cash & Accounts					
Receivable	\$17,700,861	\$18,748,273	\$17,965,222	\$20,110,720	\$19,471,248
Investments	\$109,624,143	\$129,595,084	\$122,679,877	\$105,233,850	\$81,659,886
Facilities & Fixed Assets	\$13,685,514	\$15,498,979	\$16,184,354	\$17,703,949	\$18,246,980
All Other Assets	\$4,007,422	\$8,198,763	\$8,910,238	\$10,071,111	\$10,734,140
Total Assets	\$297,834,070	\$336,209,412	\$345,163,071	\$385,398,001	\$373,479,258
Liabilities & Equity					
Accounts Payable	\$2,279,453	\$2,712,206	\$4,265,218	\$42,026,788	\$24,094,661
Share Accounts	\$210,208,559	\$250,972,403	\$243,522,350	\$214,117,193	\$180,262,865
Certificates	\$57,370,305	\$52,692,222	\$64,248,089	\$92,079,286	\$135,195,204
Regular Reserve	\$2,995,235	\$2,995,235	\$2,995,235	\$2,995,235	\$2,995,235
Contingency Reserve	\$24,930,518	\$26,787,347	\$30,082,179	\$34,129,500	\$30,881,293
Undivided Earnings	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Total Liabilities	\$297,834,070	\$336,209,412	\$345,163,071	\$385,398,001	\$373,479,258



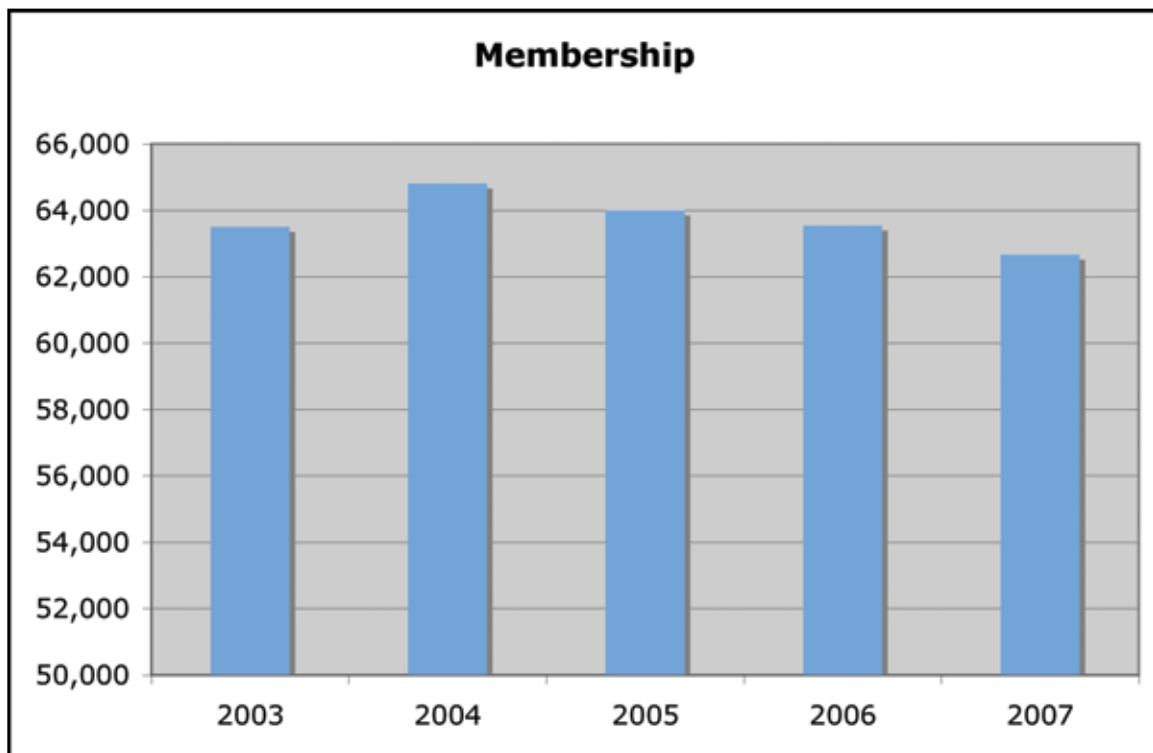
Income & Expenses

	2003	2004	2005	2006	2007
Income					
From Loans	\$11,352,721	\$11,805,154	\$12,404,492	\$14,237,070	\$17,015,067
From Investments	\$3,485,029	\$3,223,253	\$4,042,356	\$4,450,426	\$3,912,832
From Other Sources	\$6,587,290	\$6,740,963	\$9,589,231	\$12,855,218	\$12,483,096
Gross Income	\$21,425,040	\$21,769,370	\$26,036,078	\$31,542,714	\$33,410,995
Expenses					
Compensation	\$6,003,013	\$6,651,700	\$7,044,984	\$7,980,923	\$8,673,554
Office Occupancy	\$756,403	\$917,120	\$1,095,985	\$1,331,002	\$1,467,061
Office Operations	\$2,307,590	\$2,334,500	\$2,414,272	\$2,935,340	\$3,147,144
Advertising	\$240,916	\$275,576	\$367,084	\$762,985	\$972,427
Collection Expense	\$666,059	\$812,311	\$1,026,330	\$1,332,242	\$1,496,569
Professional Services	\$1,601,867	\$1,569,891	\$1,972,721	\$2,913,467	\$1,574,520
All Other Expenses	\$649,153	\$809,153	\$961,288	\$2,170,312	\$2,584,706
Provision for Loan Loss	\$1,928,141	\$2,874,692	\$2,626,155	\$3,272,798	\$9,907,495
Total Operation Expense	\$14,153,142	\$16,244,944	\$17,508,820	\$22,699,069	\$29,823,476
Net Income from Operations	\$7,271,898	\$5,524,427	\$8,527,258	\$8,843,644	\$3,587,519
Dividends Paid to Members	\$3,886,976	\$3,414,197	\$4,171,888	\$5,519,710	\$7,824,747
Contribution to Capital	\$3,384,922	\$2,110,230	\$4,355,370	\$3,323,934	(\$4,237,228)



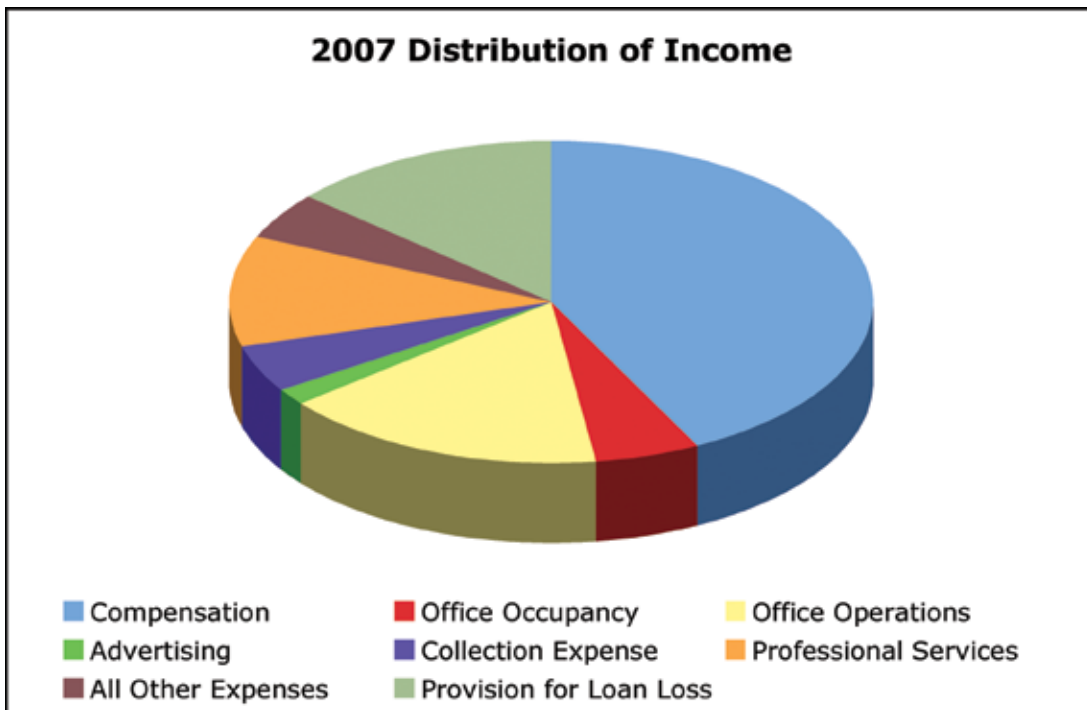
Membership Data

	2003	2004	2005	2006	2007
Total Membership	63,499	64,805	64,000	63,538	62,663
Potential Membership	350,000	350,000	350,000	964,865	964,865
Penetration of Potential	18.14%	18.52%	18.29%	6.59%	6.49%
Financial Data (Per Member)					
Income	\$337	\$336	\$407	\$496	\$533
Expenses	\$223	\$251	\$274	\$357	\$476
Net Income	\$115	\$85	\$133	\$139	\$57
Dividends	\$61	\$53	\$65	\$87	\$125
Average Share Balance	\$4,214	\$4,686	\$4,809	\$4,819	\$5,034
Number of Loans	24,440	23,907	23,359	26,499	27,514
Average Loan Balance	\$6,253	\$6,867	\$7,681	\$8,766	\$8,845
Financial Ratios					
Return on Loans	7.76%	7.33%	7.21%	6.93%	6.95%
Return on Investments	2.95%	2.68%	3.06%	3.69%	3.52%
Return on Assets	7.26%	6.87%	7.58%	8.61%	8.82%



Distribution of Income

	2003	2004	2005	2006	2007
Compensation	28.02%	30.56%	27.06%	25.30%	25.96%
Office Occupancy	3.53%	4.21%	4.21%	4.22%	4.39%
Office Operations	10.77%	10.72%	9.27%	9.31%	9.42%
Advertising	1.12%	1.27%	1.41%	2.42%	2.91%
Collection Expense	3.11%	3.73%	3.94%	4.22%	4.48%
Professional Expense	7.48%	7.21%	7.58%	9.24%	4.71%
All Other Expenses	3.03%	3.72%	3.69%	6.88%	7.74%
Dividends	18.14%	15.68%	16.02%	17.50%	23.42%
Increase to Capital	15.80%	9.69%	16.73%	10.54%	-12.68%
Provision for Loan Loss	9.00%	13.21%	10.09%	10.38%	29.65%



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.
- Prepare and make available an Annual Report presented to members at the Annual Meeting.

An annual Federal examination of McCoy Federal Credit Union was performed by the National Credit Union Administration (NCUA) in March 2007. Using a rating scale of one to five, with one being the best grade possible and five being the worst grade, McCoy Federal received a grade of two. NCUA concluded "With a 9.97 percent net worth ratio, your Credit Union remains financially sound."

Orth, Chakler, Murnane and Company, Certified Public Accountants (CPAs), performed an annual audit of our financials for the year ending September 30, 2007, as authorized by the Supervisory Committee. They also found that the Credit Union was financially sound.

McCoy Federal continues to seek additional ways to improve efforts toward better security and safeguarding members' assets. Thus in doing so there will be additional audit functions performed by our external audit firm during 2008.



Fred S. Browne, Jr.
Director
Chairman Supervisory Committee

Nominating Committee Report

As required by our Bylaws and as published in the October 2007 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



Mr. James B. Register
Term 3 years



Mr. Richard W. Tressler
Term 3 years



Mr. Fred S. Browne, Jr.
Term 3 years

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 J. Albert
Director
Chairman Nominating Committee

2007 Board of Directors



Mr. Fred H. Bierbaum, Sr.
Chairman



Mr. James B. Register
Vice Chairman



Mr. Dennis M. Johnson
Treasurer



Mrs. Janet E. Brewer
Secretary



Mr. Richard J. Albert
Director



Mr. Fred S. Browne, Jr.
Director



Mr. Thomas D. Farnsworth
Director



Mr. Richard W. Tressler
Director



Mr. Charles L. Wiles
Director

Supervisory Committee

Mr. Fred S. Browne, Jr.	<i>Chairman</i>
Mrs. Maureen Gimenez	<i>Member</i>
Mrs. Robinette McLeroy	<i>Member</i>
Mrs. Janet Warren	<i>Member</i>

Management Team

Officers

Alvin J. Cowans, CCUE	<i>President/Chief Executive Officer</i>
Tod W. Mazzocco	<i>Executive Vice President</i>
Basil A. Buchanan	<i>Vice President, Lending</i>
Robert A. Goplen, CCUE/NCCO	<i>Vice President, Finance</i>
Pamela Mello, NCCO	<i>Vice President, Operations & Compliance</i>
Donald Knopick	<i>Vice President, Information Technology</i>
Laura Retherford	<i>Assistant Vice President, Operations</i>

Managers

Linda C. Owens	<i>Accounting Manager</i>
Brenda Kuhn	<i>Apopka Manager</i>
Jose R. Miranda	<i>Business Lending Manager</i>
Jimena Miranda	<i>Call Center Manager</i>
Juan Derieux-Lopez	<i>Central Florida Pkwy Manager</i>
Carmen Sierra	<i>Chickasaw Trail Manager</i>
Reggie Chavannes	<i>Clermont Manager</i>
Karen Wallace	<i>Credit Card Sales Manager</i>
Jody Hamilton	<i>Curry Ford Road Manager</i>
Karen M. Byrd	<i>Executive Assistant</i>
Don Donoghue	<i>Facilities Manager</i>
Courtney DeWitt Jackson	<i>Financial Services Program Manager</i>
Robert Wilson	<i>Human Resources Manager</i>
William Young	<i>Lending Manager</i>
Giovanna A. Liranzo	<i>Loan Services Manager</i>
Nancybel Otero	<i>Manager of Branch Operations</i>
Wayne Schneck	<i>Marketing/Business Development Manager</i>
Claudio A. Mendes	<i>Michigan Street Manager</i>
Ruth Murphy	<i>Mortgage Manager</i>
Disney Lojan	<i>Osceola Parkway Office Manager</i>
Dorthy A. Ivester	<i>Risk Services Manager</i>
Melissa Caraballo	<i>Support Services Manager</i>
Michael Shipp	<i>West Orlando Manager</i>

2007 Community Involvement



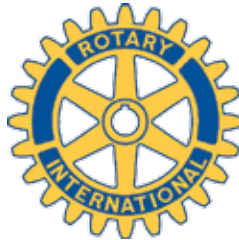
Orlando



BOYS & GIRLS CLUBS OF AMERICA



Russell Home
Orlando, Florida



Memorial Sloan-Kettering Cancer Center



2007 Community Involvement



Hi-Tech Tutoring Center, Inc.



100
BLACK MEN OF AMERICA, INC.



Products & Services

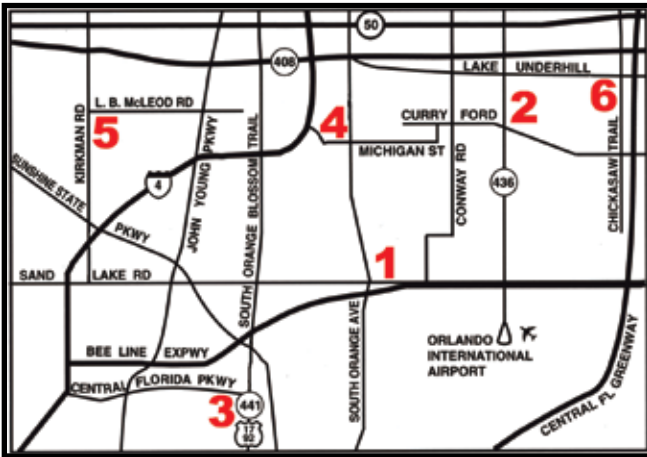
- Regular Share (Savings) Accounts with dividends
- Share Draft (Checking) Accounts with Overdraft Protection & Overdraft Privilege
- McCoy Federal Visa Debit Card
- Money Management Share Accounts (MMSA) with dividends
- 6-Month, 1-, 2-, 2 ½-, 3- and 5-Year Share Certificates
- Individual Retirement 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, CIRRUS, Pulse
- Safe Deposit Boxes (All Offices except Curry Ford, Osceola Parkway and Clermont)
- Visa Travelers Cards
- Visa Gift Cards
- Western Union Wire Service
- Wire Transfer of Funds
- Night Depository
- Drive-in Tellers (All Offices except Clermont)
- Money Orders
- Official Checks
- Free \$2,500 Accidental Death Insurance
- McCoy Financial Services
- 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
- 24 Hour Loan by Phone
- OnLine Loan Applications
- McCoy Direct OnLine: Your OnLine PC Teller
- McCoy Direct Online Bill Payer
- Electronic Statements (E-statements)
- E-Checks (OnLine)
- MasterCard with CU Rewards
- Visa Platinum with CU Rewards

The Retirement, Rollover & Investment Advocates

www.McCoyFCU.org



Office Locations



- 1 McCoy Road Office**
1900 McCoy Road
Orlando, FL 32809
- 2 Curry Ford Office**
5757 Curry Ford Road
Orlando, FL 32822
- 3 Central Florida Parkway 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
- 8 Osceola Parkway Office**
1221 W. Osceola Parkway
Kissimmee, FL 34741



- 9 Clermont Office**
4300 S. US Hwy 27
Clermont, FL 34714

Member Service Information

Phone Numbers

Phone (All Offices)

407-855-5452
Toll Free 1-888-584-7701

Call Center

407-855-5452

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

Mailing Address

McCoy Federal Credit Union
P.O. Box 593806
Orlando, FL 32859-3806

Web Site

www.mccoyfcu.org

Email

mccoy@mccoyfcu.org

Hours of Operation

Lobby Hours

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

Drive - Ins

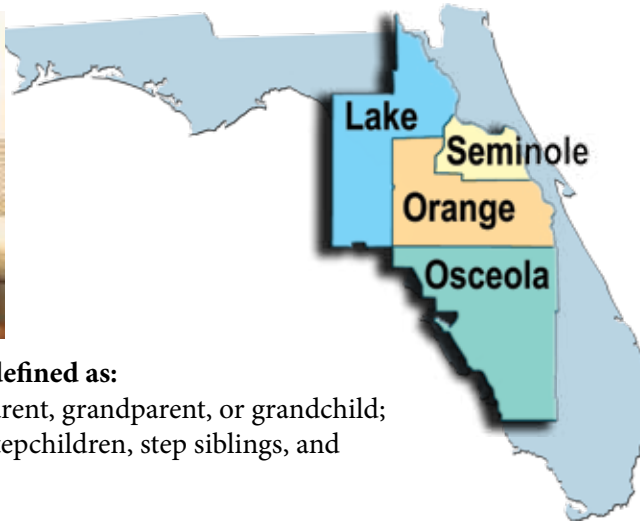
Monday - Thursday
8:00 AM - 5:30 PM
Friday
8:00 AM - 7:00 PM

Call Center Hours

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

Membership

Membership to McCoy Federal Credit Union is open to persons, who live, work, worship, volunteer or attend school in, and businesses and other legal entities located in Orange, Osceola, Seminole or Lake Counties; members of the immediate family or household; and organizations of such persons.



“Immediate Family” is defined as:

spouse, child, sibling, parent, grandparent, or grandchild; including stepparents, stepchildren, step siblings, and adoptive relationships.

“Organizations of such persons” is defined as:

an organization or organizations composed exclusively of persons who are within the field of membership of McCoy Federal Credit Union.

Membership Benefits

- Higher rates on savings
- FREE Personal Checking
- Lower rates on loans
- Full range of personal financial products
- Lower fees
- FREE McCoy Direct, your online PC teller
- Many free ATM locations nationwide
- FREE Bill Payer
- FREE Toni-the-Teller 24 hour audio response system
- Conveniently located offices
- Personalized, friendly service

