



Annual Report
2009

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Chairman's Report

We started 2009 with hopes that we would begin to see improvements in our economy; however, it came with a feeling of economic weakness and uncertainty. We saw more businesses closing or downsizing which trickled down to loss of jobs or employees' reduction in hours and pay. This affected the Nation; it affected the State of Florida which became one of the highest States in unemployment; it affected Central Florida; and it affected our own members.

As these local and national financial problems continued our McCoy Board of Directors and Senior Management worked hard to find additional ways to help in these tough financial times. We wanted to provide our members with the very best financial programs possible to assist in their own personal financial needs.

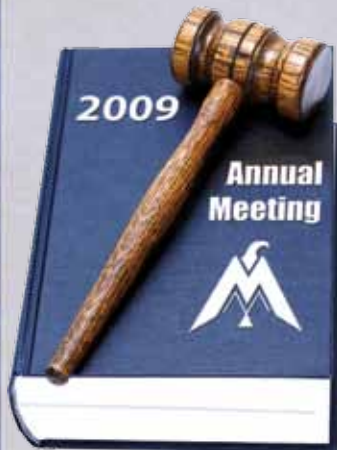
In 2009 we were able to help many of our members through mortgage modifications and extensions to save homes. This gave them the ability to continue to live in their own homes and gave them time to work through these difficult situations. Members were also helped with loan extensions on their auto loans, credit cards and other consumer loans.

By offering financial assistance through our loan programs McCoy Federal will continue to be there for our members. We will try to help lighten the burden of our members during their own financial crisis. It is our goal to help our members in anyway we can while we still maintain a safe and sound financial institution.



Frederick H. Bierbaum, Sr.
Chairman

55th Annual Meeting Minutes



The 55th Annual Meeting of McCoy Federal Credit Union was called to order by Chairman of the Board Frederick H. Bierbaum at 6:03 p.m., February 18, 2009 in the Community Room of McCoy Federal Credit Union's Administration Building.

Chairman Bierbaum welcomed all present and thanked them for attending. The Chairman called upon Director Charles Wiles to lead the Pledge of Allegiance.

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 55th Annual Meeting of McCoy Federal Credit Union in session.

Chairman Bierbaum introduced the Directors, the President/CEO, Director Emeritus, Supervisory Committee and the Volunteers and had them stand to be recognized. The Chair then called upon President/CEO Alvin Cowans to recognize individually those of the Senior Management Team who were present.

Chairman Bierbaum provided the remarks for the evening providing a picture as to the mural painted over the past year. Little did we know that when the Board of Directors and Management began their planning process for the year 2008, we would run smack into a full blown global economic recession.

High energy prices, record high gasoline cost, increased food prices, escalating core prices, housing market crash, record level unemployment rates, reduced consumer spending, rising consumer loan delinquencies, mortgage foreclosures and the list goes on. Then added to the problem, the President of the United States had to step in and send to Congress a Trillion Dollar bail out bill for the financial industry.

Credit Unions are some of the most conservatively run financial institutions in this country. While we were not part of the problem that caused the turmoil in the financial markets, we have, however not been immune to it. Congress has recognized that credit unions bear no responsibility for the sub prime crisis and economic environment. Several members of Congress have publicly noted that any impact on credit unions has essentially been through no fault of our own.

With consumer spending falling and businesses cutting back every where they can, including human capital, the economic environment looked to be in some of the worse conditions we have seen in many years.

While we may continue to face challenges and regulatory restrictions in 2009, we stand ready to help our members in this current economic environment.

The falling economy has placed more pressure on credit unions and credit union members as we all deal with this crisis. Although we have seen a sharp rise in our loan delinquency rate over the past two years we recognize that our members are being severely affected by this souring economy. We are making every effort to work with our members by looking to identify solutions to the challenges they face.

Despite the current economic crisis, credit unions remain strong and viable as pointed out by the National Credit Union Administration. Credit Unions have never needed to be bailed out by the Federal Government and the credit union insurance fund, backed by the full faith and credit of the Federal Government, (NCUSIF), has never cost the taxpayers a single dime. Your deposit insurance has even now been increased to \$250,000.

While credit union membership has grown significantly over the past 12 years as consumers rush to become a member of an industry which has demonstrated safe and sound principles. The overall number of chartered credit unions has continued to decrease.

McCoy Federal Credit Union continues to move forward through these treacherous times in providing our members with the best service possible, the products to fit their financial needs and in the most convenient manner we can.

We welcomed the merger with Central Florida Healthcare Federal Credit Union to bring a partnership which will enhance our abilities to have a broader reach within our community. We look forward together to bringing our members the resources needed to reach all their financial goals.

Chairman Bierbaum continued with the business portion of the Annual Meeting. The Minutes of the 54th 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.

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

There being no other nominations, Mr. Richard J. Albert, Mr. Fred H. Bierbaum, Sr. and Mrs. Janet E. Brewer, were each nominated for a term of three years. 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 55th Annual Meeting adjourned at 6:22 p.m., February 18, 2009.



Janet E. Brewer
Secretary



Frederick H. Bierbaum, Sr.
Chairman

President's Message

The decade that changed the face of financial institutions has finally come to an end. The impact the first decade of the 21st century had on financial institutions to include your credit union changed the way we operated and the strategies we had put in place.

It all began with Y2K, the start of the year 2000 which was supposed to bring about computer glitches that would take computers to their knees. In turn Y2K brought about a new computer era which enhanced the sophistication of data processing across the board.

The 9-11 attack on the World Trade Center proved that the nation's financial system could survive when we take measures to protect our data and system processes. Business continuity plans turned the web and cell phone industry into significant channels of communication. Years after the attack the financial industry has been faced with enormous and demanding regulations (Bank Secrecy Act and anti money laundering) to protect from future attacks.

Hurricane Katrina and the series of hurricanes in 2005 rocked the State of Florida and brought business continuity challenges of nightmare proportions. Katrina directly affected more than 600 credit unions and millions of members.

The Web, the Internet, and online banking were just gathering speed when the decade began. Now the impact of Web, Internet and online services has changed the way credit unions communicate with each other and to our members.

Data breaches in the last 10 years with the increase dependency on computers have opened the doors for computer hackers and cyber criminals. A series of sophisticated breaches in 2007, 2008 and early 2009 compromised the credit and debit cards of thousands of members across the nation.

Electronic funds transfers (EFT), has come a long way, so much so that paper checks are dwindling in favor of debit cards. EFT has changed the way basic financial services are delivered and how they are paid. EFTS (Electronic Funds Transfer Services) has brought an array of compliance rules, disclosures and regulatory burdens.

iPods, cell phones and blackberries have prompted credit unions to consider more innovative marketing strategies to communicate and develop products, services and social networking to members and potential members.

The global economic crisis triggered by banks in 2008 and the ensuing recession have tested the very nature of the credit union system. Regulatory reform and corporate stabilization which caused credit unions to make significant changes will alter the entire industry. The impact on credit unions has been severe. It will take years to earn back the funds lost in shoring up the corporates, the insurance fund and member delinquent loans.

Now that the first decade of 2000 is behind us we look forward to a new beginning. A time of healing a time of recovery and a time of prosperity or am I just being an optimist?

We begin the 2010 year with the hopes that the economy will continue to show signs of stabilizing even though the prospects for a strong recovery remain sluggish and weak. The fiscal stimulus package enacted in February 2009 appears to have taken hold more quickly than some had anticipated and is beginning to contract the current economic conditions. Economists indicate that consumer saving is on the rise as people seek to restore some of the net worth lost to falling house and stock prices. While the Federal Reserve's Federal Open Market Committee (FOMC) notes that "economic activity has continued to pick up" the committee emphasized its intention to keep interest rates at the current low levels well into 2010 and until economic growth can be sustained without stimulus efforts from the government.

While we work to adjust our balance sheets, improve net earnings and re-build capital, McCoy Federal will continue to look for ways to maintain the highest level of service to its membership as we have done for 55 years.



Alvin J. Cowans, CCUE
President/CEO

Lending Report

2009 was a very eventful year in the nation's economic history and a very difficult year for McCoy Federal Credit Union. The world economy was in turmoil and reeling from massive bank failures. The credit union industry did not escape a few bruises itself as it lost quite a few credit unions either through failure or by merger. The new administration leaped head first into a recession that was speeding towards double digit unemployment (peaking at 10.2% in October), being fueled by not only the collapse of the banking industry but impending collapse of the entire financial system (dragging world markets with its momentum). When things could not get any worse, two of the big three Auto Manufacturers, GM and Chrysler, were posting multi-billion dollar losses while pleading for a tax payer bailout. As we prodded through the year, the nation's economy slowly crept out of recession.

The nation's unemployment rate continued to rise while the delinquency ratios seemed to move in sync. This started to affect an area of our loan portfolio that was previously rock solid, our mortgages. McCoy's mortgage portfolio contains well structured loans because we did not offer the exotic adjustable, negative amortization and "no docs" mortgage loans offered by our competitors. Our mortgage loans are so well documented that the Federal Home Bank, in a recent audit, commented that they have never seen files as well prepared as ours. Despite this fact, we were not spared and though the effect was delayed, we experienced our share of mortgage delinquency. Nationally, 11% of mortgages were either delinquent or in foreclosure; delinquency reached 5% and by the 3rd quarter there was over a million foreclosures. The regulators (NCUA) gave us some flexibility to be creative as we tried to assist our members to keep their homes. To date we have modified over \$10M in mortgage loans.

Loan losses kept escalating and to combat these losses, our underwriting standards became more stringent resulting in fewer loans being approved. Credit became a coveted commodity even for borrowers with excellent credit rating. Total auto sales for 2009 were 10.4 million units. This is the lowest total in sales since 1982. The good news is that vehicle sales in the last few months of the year were very strong. This is good news going into 2010 when you consider the predicted forecast which says it will be several years before vehicle sales get back to the pre-recession numbers of 16 to 17 million units per year.

We ended 2009 with total outstanding loans at \$258M a drop of 7% from last year. This was consistent with the trend in the credit union industry as consumer lending, industry wide fell from \$240.6 billion to \$237.4 billion in November on a non-seasonally adjusted basis. The Federal Reserve also reported that during November, total consumer installment credit fell by 8.5% to \$2.46 trillion on a seasonally adjusted, annualized basis. These figures, along with a savings rate of 4.7% in November indicate that consumers are borrowing less and saving more in light of the high unemployment rate.



2010 will be even more difficult from a lending and delinquency perspective than 2009 but McCoy Federal Credit Union is well positioned financially. We have a sound strategic plan to ensure that we remain strong. We will continue to help our members who are struggling to make their loan payments in these challenging times.

Loan Activities in 2009

Total # of Loans Approved and Closed – 4,911 for

Total dollar amount of Loans Approved and Closed - \$71,110,194

Total Loans Outstanding (Net) as of December, 2009 - \$258,455,767

Basil A. Buchanan
Vice President Lending

Treasurer's Report

Another chapter of the current economic recession has come to a close at the end of 2009. These desperate times have required the nation to take bold measures to stem the tide and put the country on more solid footing. In like manner, our Credit Union has also taken some bold steps in order to maintain the solid financial position that we have always held in the past. While the last chapter is not yet written, we feel the outline is in place and the plan is being implemented that will lead us all to a happy ending of this saga.

McCoy Federal has seen challenging times in all areas of the business in the year 2009. We have continued to be impacted by our membership's economic struggles and their ability to get through these difficult times. Our McCoy families have had to deal with job losses, struggles to meet debt obligations, difficulty in meeting the needs of their families and paying mortgages and rent.

The leadership of this Credit Union has stepped up to the plate and worked diligently to work for the benefit of those of us who are members. There have been policy changes made which will surely strengthen our position as well as provide more assistance to our members. The members' needs are at the forefront, and in order to serve those needs we must remain strong financially.

An example of McCoy's proactive steps can be shown via the loan modifications which have helped our members keep their homes during difficult times. I believe this strength will be manifested through new policies, operational structure, lending policies, investment policies, and the determination of the McCoy Board, Management, employees, and members.

This year we once again have had favorable feedback from our Federal regulators, external consultants, and auditors who tell us we are doing the right things to strengthen the Credit Union. The end of 2009 has already seeing results of some of the steps being taken. While there have continued to be loan losses in 2009, most were for old loans initiated before these difficult times. We have tightened our loan underwriting standards and are seeing stronger loans underwritten, to everyone's benefit. Results of new policies are already being recognized as reflected in the year end financial results.

Management has taken the lead by cutting expenses in all areas, while taking care to not diminish member services. During the year we opened two new branches, both of which are very successful thus far and has brought our services nearer the members. The last twelve months have been difficult. The coming year will continue to be a challenge to not only McCoy, but all financial institutions. However, I must hasten to say, we have continued to be in a far better position than most others in the financial industry. The 2010 budget is a strong one with conservative, realistic projections that is a roadmap to a profitable year.

When the last chapter to the nation's recession is completed, McCoy Federal Credit Union will continue to stand tall in the financial world.

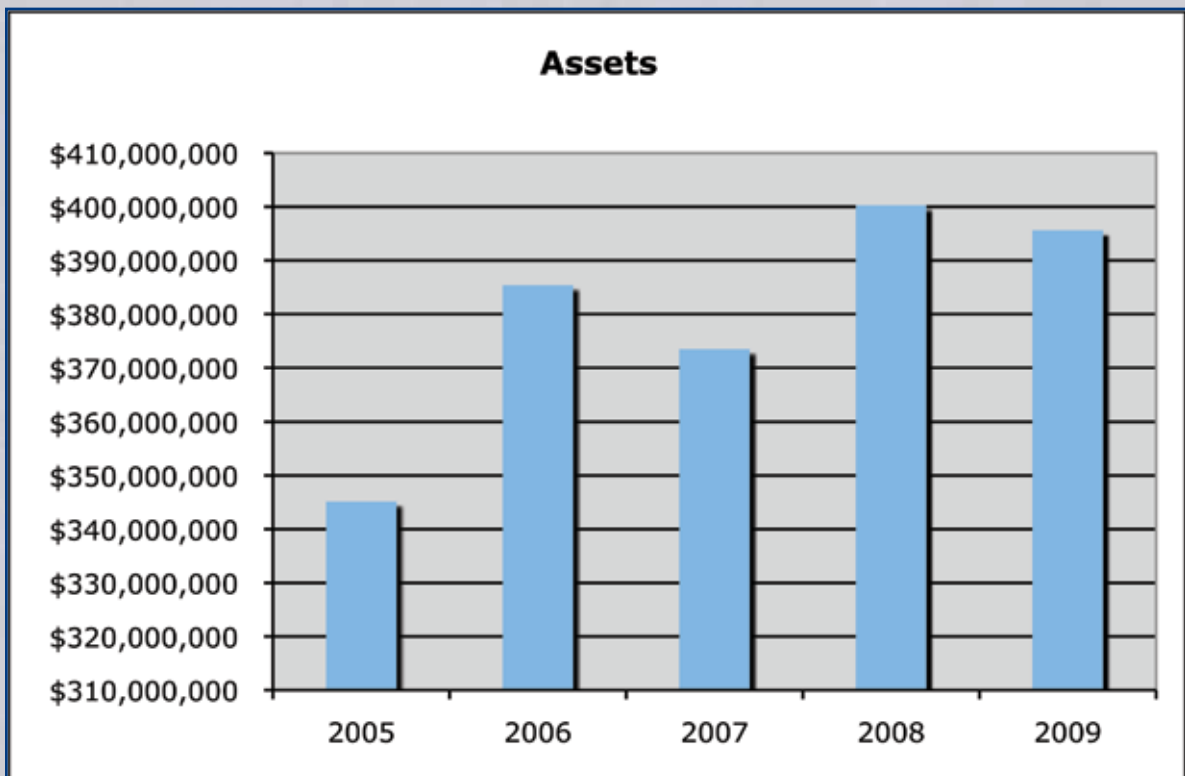


Dennis M. Johnson
Treasurer

Assets	Member Deposits
\$395,627,179	\$360,044,544
Net Worth	Net Worth/Asset Ratio
\$32,053,110	7.75%

Balance Sheet

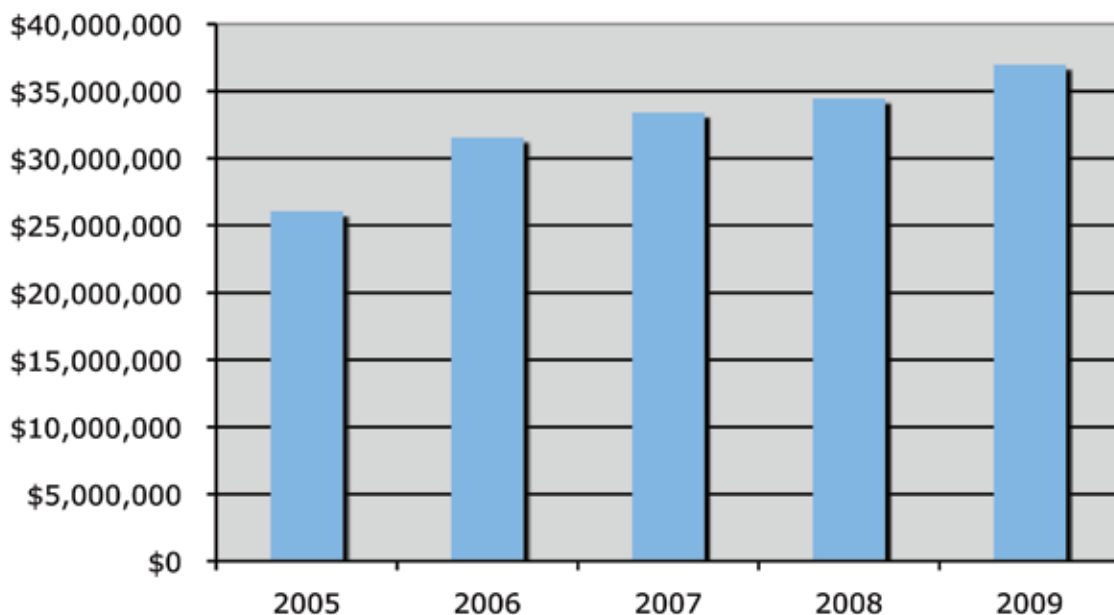
	2005	2006	2007	2008	2009
Assets					
Loans (net)	\$179,423,380	\$232,278,371	\$243,367,004	\$279,753,417	\$258,455,767
Cash & Accounts					
Receivable	\$17,965,222	\$20,110,720	\$19,471,248	\$16,090,865	\$16,362,303
Investments	\$122,679,877	\$105,233,850	\$81,659,886	\$70,751,022	\$87,993,688
Facilities & Fixed Assets	\$16,184,354	\$17,703,949	\$18,246,980	\$21,826,300	\$21,006,177
All Other Assets	\$8,910,238	\$10,071,111	\$10,734,140	\$11,845,557	\$11,809,243
Total Assets	\$345,163,071	\$385,398,001	\$373,479,258	\$400,267,160	\$395,627,179
Liabilities & Equity					
Accounts Payable	\$4,265,218	\$42,026,788	\$24,094,661	\$24,582,448	\$3,529,525
Share Accounts	\$243,522,350	\$214,117,193	\$180,262,865	\$218,181,180	\$231,273,635
Certificates	\$64,248,089	\$92,079,286	\$135,195,204	\$120,020,105	\$128,770,909
Regular Reserve	\$2,995,235	\$2,995,235	\$2,995,235	\$4,181,359	\$4,181,359
Contingency Reserve	\$30,082,179	\$34,129,500	\$30,881,293	\$33,252,067	\$27,821,751
Undivided Earnings	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Total Liabilities	\$345,163,071	\$385,398,001	\$373,479,258	\$400,267,160	\$395,627,179



Income & Expenses

	2005	2006	2007	2008	2009
Income					
From Loans	\$12,404,492	\$14,237,070	\$17,015,067	\$18,119,373	\$19,695,344
From Investments	\$4,042,356	\$4,450,426	\$3,912,832	\$3,223,462	\$2,682,616
From Other Sources	\$9,589,231	\$12,855,218	\$12,483,096	\$13,118,562	\$14,587,868
Gross Income	\$26,036,078	\$31,542,714	\$33,410,995	\$34,461,397	\$36,965,828
Expenses					
Compensation	\$7,044,984	\$7,980,923	\$8,673,554	\$8,941,717	\$10,522,653
Office Occupancy	\$1,095,985	\$1,331,002	\$1,467,061	\$1,850,634	\$2,302,579
Office Operations	\$2,414,272	\$2,935,340	\$3,147,144	\$3,542,145	\$4,207,871
Advertising	\$367,084	\$762,985	\$972,427	\$856,834	\$516,083
Collection Expense	\$1,026,330	\$1,332,242	\$1,496,569	\$1,851,224	\$2,429,090
Professional Services	\$1,972,721	\$2,913,467	\$1,574,520	\$1,846,983	\$2,485,175
All Other Expenses	\$961,288	\$2,170,312	\$2,584,706	\$1,809,426	\$421,157
Provision for Loan Loss	\$2,626,155	\$3,272,798	\$9,907,495	\$9,298,461	\$12,615,587
Total Operation Expense	\$17,508,820	\$22,699,069	\$29,823,476	\$29,997,423	\$35,500,196
Net Income from Operations	\$8,527,258	\$8,843,644	\$3,587,519	\$4,463,974	\$1,465,632
Dividends Paid to Members	\$4,171,888	\$5,519,710	\$7,824,747	\$6,496,703	\$4,706,372
Contribution to Capital	\$4,355,370	\$3,323,934	(\$4,237,228)	(\$2,032,730)	(\$3,240,740)

Capital



Membership Data

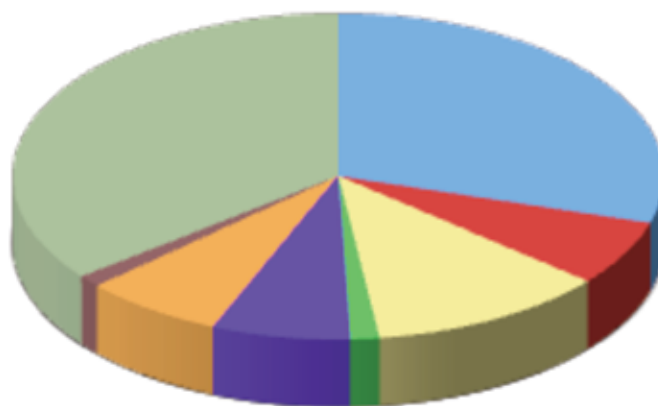
	2005	2006	2007	2008	2009
Total Membership	60,591	59,621	58,390	72,237	68,841
Potential Membership	350,000	350,000	350,000	964,865	964,865
Penetration of Potential	17.31%	17.03%	16.68%	7.49%	7.13%
Number of Loans	15,158	16,922	17,571	21,148	19,601
Number of Credit Cards	8,201	9,577	9,943	7,214	7,520
Financial Data					
(Per Member)					
Income	\$430	\$529	\$572	\$477	\$537
Expenses	\$289	\$381	\$511	\$415	\$516
Net Income	\$141	\$148	\$61	\$62	\$21
Dividends	\$69	\$93	\$134	\$90	\$68
Average Share Balance	\$5,079	\$5,136	\$5,403	\$4,682	\$5,230
Number of Loans	23,359	26,499	27,514	28,362	27,121
Average Loan Balance	\$7,681	\$8,766	\$8,845	\$9,864	\$9,530
Financial Ratios					
Return on Loans	7.21%	6.93%	6.95%	7.05%	7.03%
Return on Investments	3.06%	3.69%	4.23%	4.36%	2.15%
Return on Assets	7.58%	8.61%	8.82%	9.25%	9.04%



Distribution of Income

	2005	2006	2007	2008	2009
Compensation	27.06%	25.30%	25.96%	25.95%	28.47%
Office Occupancy	4.21%	4.22%	4.39%	5.37%	6.23%
Office Operations	9.27%	9.31%	9.42%	10.28%	11.38%
Advertising	1.41%	2.42%	2.91%	2.49%	1.40%
Collection Expense	3.94%	4.22%	4.48%	5.37%	6.57%
Professional Expense	7.58%	9.24%	4.71%	5.36%	6.72%
All Other Expenses	3.69%	6.88%	7.74%	5.25%	1.14%
Dividends	16.02%	17.50%	23.42%	18.85%	12.73%
Increase to Capital	16.73%	10.54%	-12.68%	-5.90%	-8.77%
Provision for Loan Loss	10.09%	10.38%	29.65%	26.98%	34.13%

2009 Distribution of Income



- Compensation
- Office Occupancy
- Office Operations
- Advertising
- Collection Expense
- Professional Services
- All Other Expenses
- Provision for Loan Loss

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 2009. NCUA concluded "your Credit Union remains financially sound."

Orth, Chakler, Murnane and Company, Certified Public Accountants (CPAs), performed an annual external audit of our financials for the year ending September 30, 2009, 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 and our Internal Audit Department during 2010.

Respectfully submitted,



Fred S. Browne, Jr.
Director
Chairman Supervisory Committee

Nominating Committee Report

As required by our Bylaws and as published in the October 2009 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. Thomas D. Farnsworth
Term 3 years



Mr. Dennis M. Johnson
Term 3 years



Mr. Charles L. Wiles
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.



James B. Register
Director
Chairman Nominating Committee

2009 Board of Directors



Mr. Fred H. Bierbaum, Sr.
Chairman



Mrs. Janet E. Brewer
Vice Chairman



Mr. Dennis M. Johnson
Treasurer



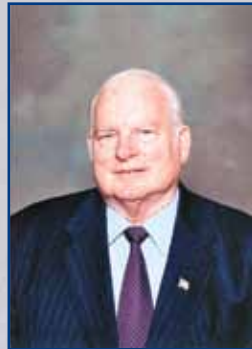
Mr. Gilbert B. Croft
Secretary



Mr. Richard J. Albert
Director



Mr. Fred S. Browne, Jr.
Director



Mr. Thomas D. Farnsworth
Director



Mr. Michael F. Hester
Director



Mr. James B. Register
Director



Mr. Richard W. Tressler
Director



Mr. Charles L. Wiles
Director

Senior Management



Alvin J. Cowans, CCUE
President/CEO



Tod W. Mazzocco
Executive Vice President



Robert A. Goplan, CCUE/NCCO
Vice President Finance



Pamela Mello, NCCO
Vice President Compliance



Basil A. Buchanan
Vice President Lending



Donald Knopick
Vice President Information Technology



Laura Retherford
Vice President Operations



Kevin Freeman
Vice President Loan Services

Supervisory Committee

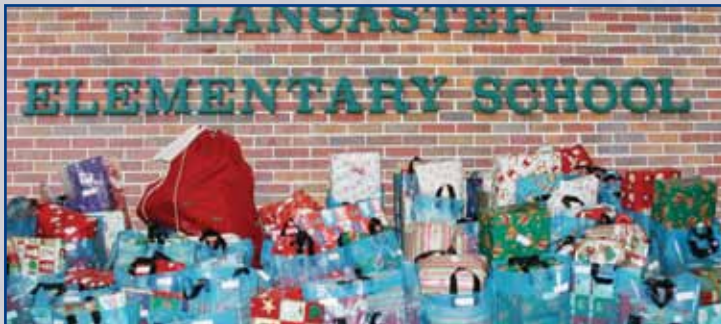
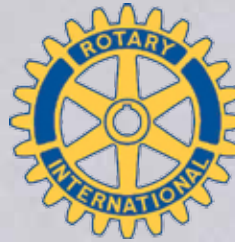
Mr. Fred S. Browne, Jr.	<i>Chairman</i>
Mr. Tim Driskell	<i>Member</i>
Mrs. Maureen Gimenez	<i>Member</i>
Mrs. Pamela Nault	<i>Member</i>
Mrs. Janet Warren	<i>Member</i>

2009 Community Involvement



2009 Community Involvement

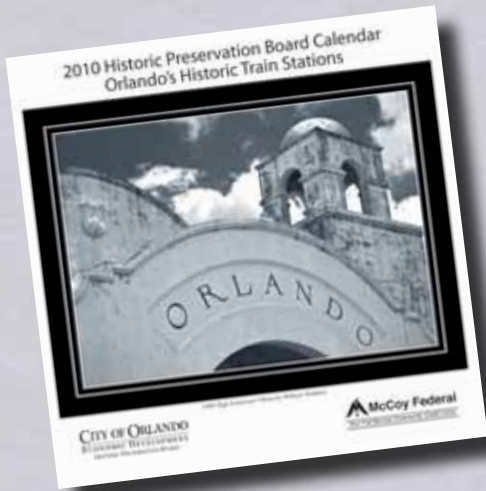
Hankins/Johnson Education Foundation, Inc.
 Alpha Phi Alpha Fraternity, Inc. Orlando, Florida Alumni Chapter
"shaping boys to men"



CITY OF ORLANDO
 ECONOMIC DEVELOPMENT
 HISTORIC PRESERVATION
www.CityofOrlando.net



2009 Community Involvement



Nestled underneath a skyline that has doubled in just the last five years, you'll find two of Orlando's most historic treasures—our train stations, both registered as Orlando Historic Landmarks. In this year's calendar, we celebrate the historic Church Street Train Depot and the Sligh Boulevard Train Station. Surrounded by modern skyscrapers, a visit to either train station offers a glimpse into our City's dynamic past.

Today, Orlando's urban core continues to experience economic growth, attracting new residents, workers and visitors. Downtown Orlando has had more than \$3.5 billion invested in new development in recent years, including the addition of new offices, university campuses, restaurants and residential units. Our thriving medical industry also continues to grow with the expansion of Orlando Health and Florida Hospital campuses and the development of the medical city just near our Downtown. The Downtown core continues to expand as a destination for world-class sports, arts and entertainment with the addition of our three community venues - the Amway Center, home to the NBA's Eastern Conference Champion Orlando Magic, a world class performing arts center and renovated Citrus Bowl.

Both the Church Street Train Depot and the Sligh Boulevard Train Station, dynamic pieces of our City's past, will be a vital part of Orlando's future as both are slated to be stops on the proposed SunRail route. Using existing rail lines that run through both historic stations, SunRail will provide a new option to accommodate our community's growing transportation needs. With a population rate expected to double in the next two decades, a commuter rail network connecting our urban core with surrounding counties is needed now more than ever.

I would like to thank McCoy Federal Credit Union for sponsoring the 2010 Historic Preservation Board Calendar and for being a great corporate partner and neighbor.

I hope you enjoy this year's calendar and appreciate all that the historic Church Street Train Depot and the Sligh Boulevard Train Station offer.

Sincerely,

Buddy Dyer,
Mayor

Orlando City Council

Phil Diamond, District 1	Tony Ortiz, District 2
Robert F. Stuart, District 3	Patty Sheehan, District 4
Daisy W. Lynam, District 5	Samuel B. Ings, District 6

CITY OF ORLANDO
ECONOMIC DEVELOPMENT
HISTORIC PRESERVATION BOARD
www.CityofOrlando.net

McCoy Federal
Your Full-Service Community Credit Union

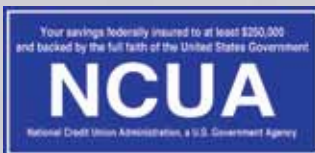


2010 Historic Preservation Board Calendar photography winners pose for a photograph with Mayor Buddy Dyer, Richard Forbes, Preservation Board Officer and Alvin Cowans, McCoy Federal President/CEO at City Hall

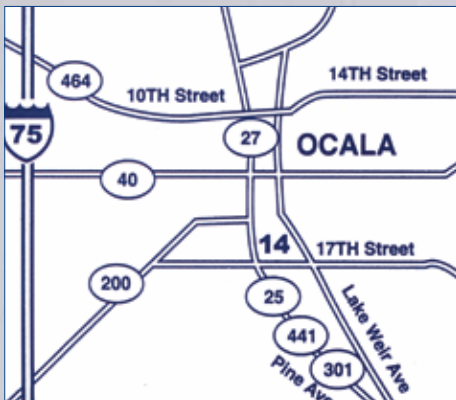
Products & Services

- Regular Share (Savings) Accounts with dividends
- Share Draft (Checking) Accounts with Overdraft Protection & Overdraft Privilege
- McCoy Federal Visa Debit Card with VISA PayWave and Rewards
- 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
- IRA Online Center
- Youth Savings Accounts (Ages 5 - 17)
- Golden Eagle Club (Ages 55 and over)
- Fresh Start Accounts
- Direct Deposit
- Savings Bonds
- ATMs—CU24, CU Here, CIRRUS, Pulse
- Safe Deposit Boxes (at specific Offices)
- VISA Gift Cards
- Western Union Wire Service
- Wire Transfer of Funds
- Night Depository
- 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 and Share Account Secured Loans
- Visa Platinum Credit Cards with Rewards
- Credit Life and Credit Disability Insurance
- Auto Gap Insurance
- Automobile Warranties
- Automatic Loan Payments
- 24 Hour Loan by Phone
- OnLine Loan Applications
- Indirect Lending
- McCoy Direct OnLine—Your OnLine PC Teller with:
 - McCoy Direct OnLine Bill Payer
 - Electronic Statements (E-statements)
 - E-Checks (OnLine)
- Health Savings Accounts
- Business Accounts
- McCoy VISA Business Debit Cards with Rewards
- IDSafeChoice - ID Theft Resolution Services

www.mccoyfcu.org



Office Locations



- 1. McCoy Road Office**
1900 McCoy Rd
Orlando, FL 32809
- 2. Curry Ford Office**
5757 Curry Ford Rd
Orlando, FL 32822
- 3. Central Florida Pkwy Office**
2075 Central Florida Pkwy
Orlando, FL 32837
- 4. Michigan Office**
35 W. Michigan St
Orlando, FL 32806
- 5. L.B. McLeod Office**
5620 L.B. McLeod Rd
Orlando, FL 32811
- 6. Chickasaw Office**
502 S. Chickasaw Tr
Orlando, FL 32825
- 7. Apopka Office**
931 N. Park Ave
Apopka, FL 32712
- 8. Osceola Parkway Office**
1221 W. Osceola Pkwy
Kissimmee, FL 34741
- 9. Clermont Office**
4300 S. US Hwy 27, Suite A
Clermont, FL 34711
- 10. Lake Nona Office**
9161 Narcoossee Rd, Ste 104
Orlando, FL 32832
- 11. Underwood Office**
77 Underwood St, Suite 100
Orlando, FL 32806
- 12. VA Office**
5201 Raymond St • Room 1202
Orlando, FL 32803
- 13. Ocoee Office**
1575 E. Silver Star Rd
Ocoee, FL 34761
- 14. Ocala Office**
303 SE 17th St, Ste 302
Ocala, FL 34471

Member Service Information

Lobby Hours

Monday - Thursday
9:00 AM - 5:00 PM

Friday
9:00 AM - 6:00 PM

VA Outpatient Clinic

Monday - Friday
8:00 AM - 4:00 PM

Drive Thru

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

Friday
8:00 AM - 6:00 PM

Clermont & Lake Nona

Monday - Friday
9:00 AM - 5:00 PM

Call Center Hours

Monday - Friday
9:00 AM - 5:00 PM

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

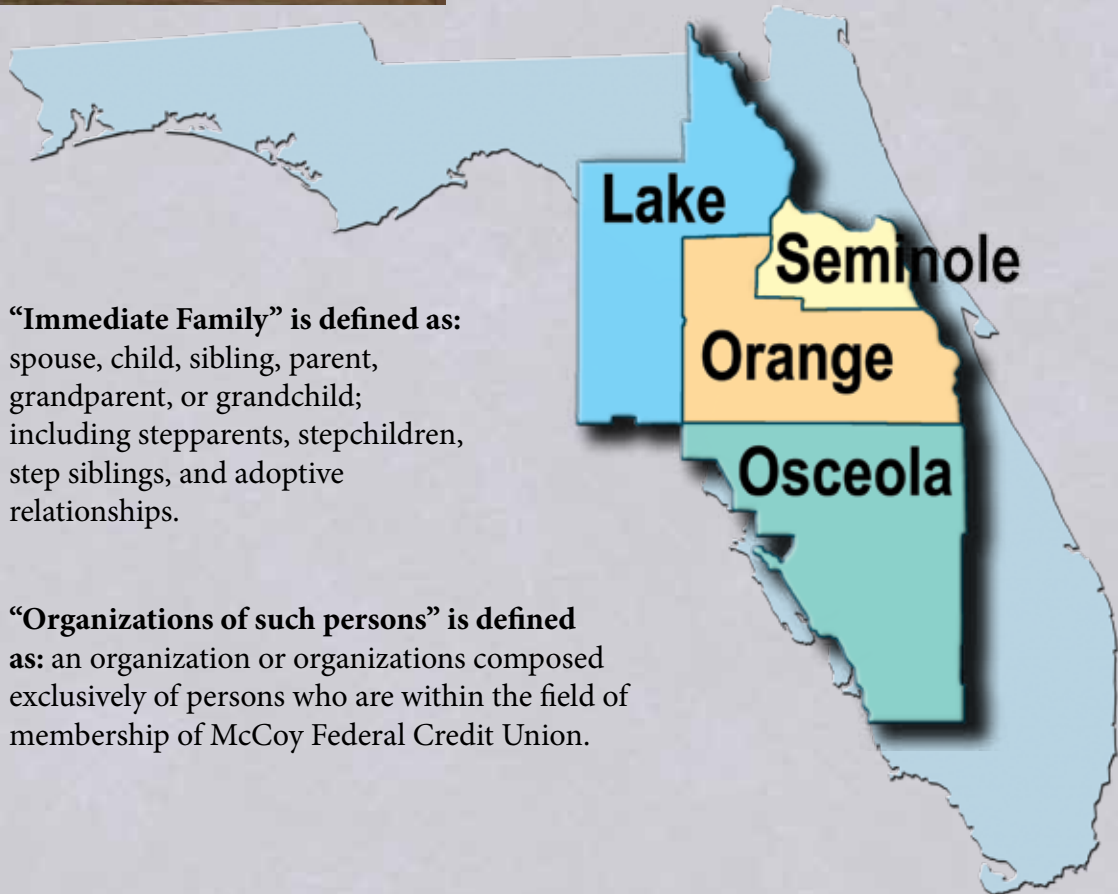
Email

mccoy@mccoyfcu.org

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.

