

The Financial Planner

The Official Newsletter of McCoy Federal Credit Union, Your Full-Service Community Credit Union
April 2014

The Financial Planner

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Vice Chairman

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Treasurer

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Secretary

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Thomas D. Farnsworth
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Cynthia Sterchele

Alvin J. Cowans, CCUE
President/CEO

Website:
www.mccoysfcu.org

Email:
mccoys@mccoysfcu.org

(407) 855-5452



CARL BLACK ORLANDO



FINANCIAL SERVICES • CREDIT ALL LEVELS • ALL THE PARTS/REPAIRS YOU NEED

CAR SALE

4 DAYS ONLY! DON'T MISS THIS EVENT!

APRIL 10, 11, 12 & 13

Don't miss your chance to save big! Join us as McCoy Federal Credit Union and Carl Black of Orlando have teamed up to bring you huge savings. Not only will you find a vast selection of new and pre-owned Chevy, Buick and GMC vehicles, you'll also find great rates as low as 1.99% APR*. The McCoy team will be on site to assist you with any questions as well as making quick loan approvals during this special Car Sale Event.

NEW AUTO rates as low as

1.99%

*Annual Percentage Rate

USED AUTO rates as low as

2.50%

*Annual Percentage Rate

- McCoy Federal Members are eligible for \$500 to \$4,000 off MSRP** on select new Chevy, Buick and GMC vehicles.
- Special 0.50% APR* discount off all other auto loan rates (excludes 1.99% apr* rate)



*New auto loan rate as low as 1.99% annual percentage rate for up to 48 months. APR = Annual Percentage Rate. **Discount available for McCoy Federal members through GM Credit Union Member Discount Pricing. A Statement of membership card from the credit union will be required as proof of eligibility at the dealership.

Federally Insured By NCUA

Carl Black of Orlando: 11500 East Colonial Drive • Orlando, FL 32817

Thursday, April 10
9 a.m. - 9 p.m.

Friday, April 11
9 a.m. - 9 p.m.

Saturday, April 12
9 a.m. - 9 p.m.

Sunday, April 13
11 a.m. - 6 p.m.

RATES AS LOW AS

1.99 %
apr
UP TO
48 MONTHS

Restrictions apply; visit www.mccoyfcu.org for full details. APR= annual percentage rate



Notice To Members

Verification of Members Accounts - 2014

The Supervisory Committee recently distributed a notice to all members, requesting you to verify that the balances listed on your quarterly statements are accurate.

If you did not receive your statement, or if you find discrepancies on the form, please contact the Supervisory Committee at PO Box 593351, Orlando, FL 32859-3351.



Social Security and Your Retirement

Know the rules of the road to help maximize your benefits

Regardless of when you plan to retire, Social Security will likely be an important part of the road ahead. Join us for a no-cost, no-obligation seminar that will answer your Social Security questions and discuss routes you can take to help get the most of your benefits. Find out how to set a clear direction on your road to retirement.

April 15, 2014 at 6:00 PM

McCoy Federal Credit Union
Community Room
41 W Michigan St - Orlando, FL 32806

Hosted by:
Blair Tyrrell
Members Financial Services

Space is limited. For more information or to reserve your place, please contact Blair Tyrrell at 407-472-6705, or RSVP online at www.mccoyfcu.org/events

Insurance products are issued by CMFG Life Insurance Company. Representatives are registered; securities are sold and investment advisory services offered through CLNA Brokerage Services, Inc. (CBSI). Member FINRA/SIPC, a registered broker/dealer and investment advisor. 2500 Heritage Way, Beverly, MA 01915, 800-512-6100. Nonfederally insured and insurance products are not federally insured. Involves investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities.

MEMBERS FINANCIAL SERVICES

Holiday Closings

All branches will be closed on the following days:

Memorial Day
Monday, May 26th

Independence Day
Friday, July 4th



Spring Shred Day Events

LOCATION

McCoy Road
1900 McCoy Road
Orlando, FL 32809

WHEN

Saturday, April 26, 2014

TIME

9 AM - 12 PM

LOCATION

Central Florida Pkwy
2075 Central Florida Pkwy
Orlando, FL 32837

WHEN

Saturday, May 17, 2014

TIME

9 AM - 12 PM

Times, dates and locations are subject to change without notice. Please check our website for any changes and important shredding information.

 lovemycreditunion.org

talk about savings.

say hello to the
Sprint Credit
Union Member
Discount.



Talk About Savings! The Sprint Credit Union Member Discount

Let us introduce you to valuable savings on monthly wireless bills— plus waived activation and upgrade fees. It's all possible thanks to **McCoy Federal**, Invest in America and Sprint's Credit Union Member Discount program.

Ways you can save:

- 10% off* select personal Sprint plans
- 15% off* select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and tell them you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click LoveMyCreditUnion.org/Sprint
- Visit your nearest Sprint store

Start saving with Sprint today!

**Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans.*

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Invest in
America 
Credit Union Member Rewards

Sprint 



McCoy Federal

Your Full-Service Community Credit Union

PRESORTED
STANDARD
U.S. POSTAGE
PAID
ORLANDO, FL
PERMIT NO. 1665



LOCATION
McCoy Road
1900 McCoy Road
Orlando, FL 32809

WHEN
Saturday, April 26, 2014
TIME
9 AM - 12 PM

LOCATION
Central Florida Pkwy
2075 Central Florida Pkwy
Orlando, FL 32837

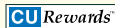
WHEN
Saturday, May 17, 2014
TIME
9 AM - 12 PM

Loan Products

New Vehicles **rates as low as 1.99% APR* up to 48 months**
 New Auto & Truck **rates as low as 2.50% APR* up to 60 months**
 Used Auto & Truck **rates as low as 3.00% APR* up to 60 months**
 RV & Travel Trailers New: rates as low as 7.50% APR*
 Used: rates as low as 8.25% APR*
 Boats New: rates as low as 6.75% APR*
 Used: rates as low as 7.50% APR*
 Motorcycle New: rates as low as 5.00% APR*
 Used: rates as low as 6.00% APR*
 1st Mortgage **rates as low as 3.50% APR* to 10 years**
rates as low as 3.50% APR* to 15 years
rates as low as 4.50% APR* to 20 years
rates as low as 4.50% APR* to 30 years
rates as low as 4.00% APR* - 100% LTV
rates as low as 4.00% APR* - 100% LTV
 2nd Mortgage rates as low as 10.00% APR*
 Home Improvement rates as low as 10.50% APR*
 Home Equity Loan rates as low as 12.50% APR*
 Land/Lot Loans rates as low as 11.00% APR*
 Line of Credit rates as low as 11.50% APR*
 UCC - 1 (Household) rates as low as 11.00% APR*
 Other Secured
 - Max 48 months rates as low as 11.50% APR*
 Unsecured 3.50% APR*
 Share Secured interest rate equal to 2% above certificate rate
 Share Cert. Secured or the Share Secured rate whichever is higher
 Holiday/Vacation rates as low as 3.90% for up to 12 months
 rates as low as 9.50% for up to 24 months

Credit Cards

VISA Platinum: variable rate as low as **8.50% APR***
 VISA Platinum Rewards: variable rate as low as **9.50% APR***



NO Annual Fee

Late Fee/Returned Check: Maximum of \$25 but not more than the minimum monthly payment. Over Limit Fee - None - account balance cannot exceed credit limit.

Cash Advance: 3% (minimum of \$10)

*Annual Percentage Rate

Share Rates: .1501% APY*

(Balances of \$50 and more)

Anticipated dividend rate for 2nd quarter 2014. Dividend rate compounded quarterly. A \$5.00 fee will be charged on share (savings) accounts when the balance falls below \$50 on the last day of the month. This will reduce the earnings on the share (savings) account.

IRA: .3505% APY*

Dividend rate for 2nd quarter 2014. Dividend rate compounded quarterly.

MMSA, HSA & Total Business Checking: .2002% APY*
 Dividend rate as of 03-01-13 • *Annual Percentage Yield

Share Certificate Rates

Balance	6 Month	12 Month	24 Month	30 Month	36 Month	60 Month
\$1,000 - \$4,999	.2002%	.2503%	.3004%	.3506%	.5011%	.6017%
\$5,000 - \$24,999	.3506%	.4007%	.4509%	.5011%	.6519%	.7526%
\$25,000 - \$99,999	.5011%	.5514%	.6017%	.6519%	.8029%	.9037%
\$100,000 +	.6519%	.7023%	.7526%	.8029%	.9541%	1.0551%

Rates effective as of 02-12-13 • Rates shown as Annual Percentage Yield

Contact Numbers (All Locations)

Telephone 407-855-5452

Toll Free 888-584-7701

(outside Orange County)

TONI-the-Teller

(24 hr. Telephone Account Access)

Telephone 407-857-8245

Toll Free 888-584-8268

Hours of Operation

Lobby:

Mon - Thu 9:00 am - 5:00 pm

Fri 9:00 am - 6:00 pm

Drive Thru:

Mon - Thu 8:00 am - 5:30 pm

Fri 8:00 am - 6:00 pm

Aloma, Clermont, Lake Nona, & Call Center

Mon - Fri 9:00 am - 5:00 pm

VA Outpatient Clinic

Mon - Fri 8:00 am - 4:00 pm

Email: mccoy@mccoyfcu.org

Web Site: www.mccoyfcu.org

*Annual Percentage Rate

Note: All Rates Subject To Change Without Notice



Want a better Checking Account? *The Answer is Easy!*

EASY CHECKING

Unlimited Check Writing

NO Minimum Balance • NO Monthly Service Fee

Easy Checking has all the features you love without the costs! Enjoy the simplicity and convenience of FREE online banking solutions, a FREE McCoy Visa **Rewards** Debit Card, unlimited check writing and the freedom of having **NO Minimum Balance Requirement** or **Monthly Service Fee**.

- ✓ Unlimited Check Writing
- ✓ FREE Direct Deposit
- ✓ FREE Visa Debit REWARDS Card
- ✓ FREE online MyMcCoy
- ✓ FREE MyMcCoy Mobile
- ✓ FREE Bill Payer
- ✓ FREE audio Toni the Teller
- ✓ FREE E-Statements
- ✓ E-Notices & E-Alerts

Tired of too many fees and not enough "free" - open an Easy Checking account today!

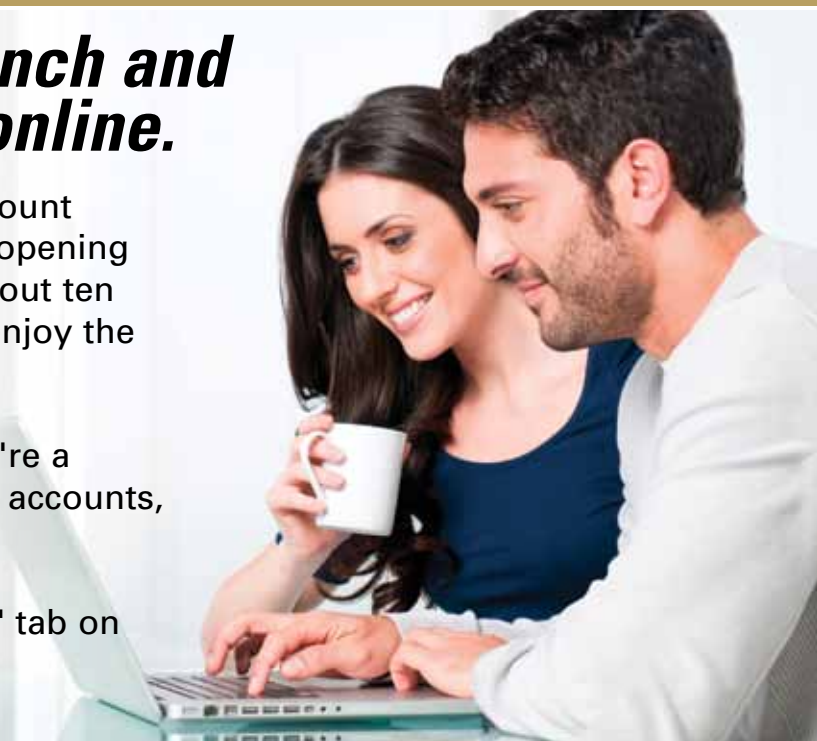


Save a trip to the branch and open your accounts online.

With McCoy Federal's new online account opening, you get the convenience of opening an account from your computer in about ten minutes. It has never been easier to enjoy the benefits of being a member.

Whether it's your first account or you're a longtime member opening additional accounts, now you can apply online.

Just click on the "Become A Member" tab on our home page to get started.



Mortgages

as low as **3.50%**
annual percentage rate

**Fixed Rate • ZERO Points
NO Origination Fees**

Do your own taxes with TurboTax

This year, take your do-it-yourself attitude one step further — do your own taxes. With TurboTax, you can be confident they'll be done right. Plus, TurboTax Federal Free Edition lets you prepare, print and e-file simple federal returns — all for FREE.

Start for FREE: www.mccoyfcu.org/promotions/turbotax.asp

100% ACCURATE CALCULATIONS GUARANTEE

MAXIMUM REFUND GUARANTEE

AUDIT SUPPORT GUARANTEE

See TurboTax product guarantees: <http://turbotax.intuit.com/joy-guarantees.jsp>

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