

The Financial Planner

The Official Newsletter of McCoy Federal Credit Union, Your Full-Service Community Credit Union
April 2016

The Financial Planner

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President/CEO

Website:
www.mccoysfcu.org

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(407) 855-5452
(888) 584-7701



SHRED DAY!

LOCATION

McCoy Road
1900 McCoy Road
Orlando, FL 32809

WHEN

Saturday
May 7, 2016

TIME

9 AM - 12 PM

Important Information For Shredding Events

Shred Day events are free to McCoy members only. Please bring proof of credit union membership to show upon request. (Example: membership card, debit or credit card, checkbook or statement).

Because of the popularity of our Shred Days, shredding will be limited to 5 legal size boxes (about 50 pounds) of material per vehicle. Documents, file folders, envelopes, checkbooks and similar items can be shredded; staples and paper clips do not need to be removed. Plastic trash bags can be shredded without removal of the files that allows for faster unloading. All cardboard boxes cannot be shredded and will be returned after emptying the contents. It is easier and faster if the materials to be shredded are brought in plastic trash bags.

Recall processes all destruction at their secure facility. All material that is placed inside the secure vehicle is compacted and driven to Recall's facility directly after completion of the event where it is shredded immediately in Recall's industrial shredder.

Recall's destruction process meets or exceeds all NAID (National Association for Information Destruction) standards. All information is 100% secure and free of potential breach once it is placed inside the vehicle.

The following items cannot be shredded:

- Wet material - Plastics / 3 ring binders / Heavy-duty metal clips - Electronic Media
- Medical X-Rays - Cardboard Boxes

Shred Day events are on a first come, first serve basis and will run for the scheduled time or until the shredding truck is full, whichever comes first.

Shredding cannot be done in inclement weather. All shredding dates and locations are subject to change without notice, please check our website for any changes.

Holiday Closings

Memorial Day • Monday, May 30

Independence Day • Monday, July 4

PRE-OWNED CAR SALE



Don't Miss This Incredible Opportunity!

April 22 - 24, 2016

Friday & Saturday 9am - 6pm | Sunday 10am - 5pm

EVENT LOCATION:
1900 McCoy Rd., Orlando, FL 32809

Rates as low as **2.50% APR***
for 60 months

- Trade-Ins Welcome
- Exclusively for McCoy FCU Members



* Annual Percentage Rate

Notice To Members

Verification of Members Accounts - 2016

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:

Supervisory Committee
PO Box 593351
Orlando, FL
32859-3351

**Security
Strength
Reliability**



We Are Rated

5-Stars

by BauerFinancial

Recognized as one of the strongest financial institutions in the country.

Tip: Depositing a Check with MyMcCoy Mobile

How To Endorse a Check for Mobile Deposit

ON BACK OF CHECK:



Sign Your Name

PRINT

"For Mobile Deposit Only"

Deposits will be rejected without the proper endorsement.

Quick Tips

All deposits are subject to approval (Mon - Fri)
Photograph checks in a well-lit area to ensure that the check images are correctly captured. Keep hands clear of the check when photographing. For best results, lay the check on a flat surface To avoid a deposit error, make sure that the check is not folded or torn.

Make sure that the entered check amount matches the amount on the check.

Save the check until the check has been cleared. To check on the status of your check deposit, go back to the Deposits menu.

Within the Deposit History option under Deposits you can view all checks that you have submitted: Check Deposit Status

Pending = Check image is on the way to McCoy Federal.

Accepted/Delivered = McCoy Federal has received the check image.

*Please check the account transaction history to verify the check has been deposited in your account. When you have confirmed that McCoy Federal has received and deposited your check (by checking the transactions history) please properly dispose of (for example, shred) the check to ensure it is not re-deposited for payment.

Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a McCoy Federal Member, you can save on your monthly wireless bills.

Our members can get:

- **10% discount** on select regularly priced Sprint monthly service

3 Ways to Get Your Discount:

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

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts.

Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

Stop paying too much for your wireless services, start saving with the Sprint Credit Union Member Discount today.

Sprint



It's Back!

CARpalooza 2016

MAY 1 - 31

Universal
NISSAN | HYUNDAI



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



Spring Shred Day

LOCATION
McCoy Road
1900 McCoy Road
Orlando, FL 32809

WHEN
Saturday
May 7, 2016

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
Mortgages Made Simple
 We are proud to offer McCoy Federal Credit Union Mortgage Solutions designed to meet your specific mortgage needs. Visit our website for more information and rates.
 2nd Mortgage rates as low as 4.090% APR* - 100% LTV
 Home Improvement rates as low as 4.090% APR* - 100% LTV
 Home Equity Loan rates as low as 4.090% APR* - 100% LTV
 Land/Lot Loans rates as low as 10.253% APR*
 Line of Credit rates as low as 10.50% APR*
 UCC - 1 (Household) rates as low as 12.50% APR*
 Other Secured
 - Max 48 months rates as low as 11.00% APR*
 Unsecured rates as low as 8.50% APR*
 Share Secured 3.50% APR*
 Share Cert. Secured interest rate equal to 2% above certificate rate or the Share Secured rate whichever is higher

*Annual Percentage Rate

Note: All Rates Subject To Change Without Notice

Credit Cards

VISA Platinum: variable rate as low as 8.50% APR*
 VISA Platinum Rewards: variable rate as low as 9.50% APR*
 VISA Signature Rewards: variable rate as low as 10.50% 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 2016. 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 2016. 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 & Call Center

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

VA Outpatient Clinic

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

Email: mccoey@mccoeyfcu.org
Web Site: www.mccoeyfcu.org