

The Financial Planner

The Official Newsletter of McCoy Federal Credit Union, Your Full-Service Community Credit Union
April 2013

The Financial Planner

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Alvin J. Cowans, CCUE
President/CEO

Website:
www.mccoysfcu.org

Email:
mccoy@mccoysfcu.org

(407) 855-5452



E-CHECKING

**NO Monthly Service Fee
Minimum Balance**

Looking for a better checking account? Check out E-Checking!

E-Checking is the perfect choice for people on the go who prefer electronic, paperless banking. Enjoy the ease and convenience of free online banking solutions, a free McCoy Visa® REWARDS Debit Card and the freedom of having **NO Minimum Balance Requirement** or **Monthly Service Fee**.

E-Checking Includes:

No Minimum Balance

No Monthly Service Fee

Free MyMcCoy Online Banking

Free Online Bill Pay

Free McCoy Visa® REWARDS debit card

– earn rewards good for merchandise, travel
and retail gift cards

Free E-Statements & E-Notices

Free E-Alerts

– easily stay on top of your account activity

Free 24/7 use of our extensive ATM network

Unlimited check writing

*E-Checking requires enrollment in FREE MyMcCoy Online Banking, E-Statements & E-Notices.
A valid email address is required. For full details, see our Account Disclosure Information.*

CAR SALE



April 17th - 21st

Wednesday - Saturday: 10 am - 9 pm

Sunday: 10 am - 7 pm



11020 S. Orange Blossom Trail
Orlando, FL 32837

Holiday Schedule

Memorial Day
Monday, May 27th

Independence Day
Thursday, July 4th

ReFi Your Ride

as low as

1.99%
ANNUAL PERCENTAGE RATE



up to

48
MONTHS



Important Information Regarding Your McCoy Visa Debit Card

McCoy Federal Credit Union allows non-Visa debit transaction processing. This means you may use your Visa Check Card on a PIN-Debit Network without using a PIN, (Visa Rules generally define "PIN Debit Network" – as a non-Visa debit network that typically authenticates transactions by use of a personal identification number, or "PIN", but that is not generally known for having a card program.) Some examples of non-Visa debit network(s) for which such transactions are enabled include: PULSE.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Debit Card include: signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include; initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network. Your liability for transactions processed on a PIN-Debit Network may be \$50 or \$500 depending on when you notify us of the error.

For additional information please see your Account Information Disclosure Brochure. To obtain a copy of this brochure you may visit our website www.mccoyfcu.org/about-mccoy/disclosures.asp or you may call 407-855-5452 or 1-888-584-7701 (toll free outside Orange County).



My McCoy

BILL PAYER

***Upgraded with Enhanced
Payment Services***

FREE Bill Payer puts you in control! You decide who to pay, how much to pay and when to pay them. We have enhanced Bill Payer with new optional services* including:

- **Popmoney*** (person to person payments)
- **Transfers to other financial institution accounts** (incoming and outgoing)
- **Guaranteed overnight check payment**
- **Same Day Bill Pay** (electronic payment)

These enhanced optional services* have been added to our existing services available today:

- Free with no transaction limits
- Pay bills directly from your checking account(s), without writing checks
- Send payments to almost anyone, anywhere
- Schedule recurring or one time payments
- E-Bills - have bills delivered electronically to your account
- Choose any of your checking accounts to make payments
- Save money on stamps and gas
- Total control of your account, change or cancel payments anytime
- Safe and secure
- Immediate payments

* Some enhanced optional services incur a fee, see the Fee Schedule for full details.



Privacy Statement

Rev. 06/2010

FACTS

WHAT DOES MCCOY FCU DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Account balances
- Payment history
- Credit history
- Credit scores
- Account transactions

When you are *no longer* a member, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons McCoy FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does McCoy FCU share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call toll-free 1-888-584-7701 (outside Orange County) or 407-855-5452



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STANDARD
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PAID
ORLANDO, FL
PERMIT NO. 1665



Shred Day Events

LOCATION

McCoy Road
1900 McCoy Road
Orlando, FL 32809

WHEN

Saturday, April 6, 2013

TIME

9 AM - 12 PM

LOCATION

Chickasaw
502 S. Chickasaw Tr
Orlando, FL 32825

WHEN

Saturday, April 27, 2013

TIME

9 AM - 12 PM

Times, dates and locations are subject to change without notice. Check our website for date changes & important shredding info.



FILE YOUR FEDERAL TAXES FREE

PREPARE, PRINT & E-FILE FREE

WWW.MCCOYFCU.ORG




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 2.85% APR* to 10 years rates as low as 2.85% APR* to 15 years rates as low as 3.50% APR* to 20 years rates as low as 3.50% APR* to 30 years
2nd Mortgage	rates as low as 4.00% APR*
Home Improvement	rates as low as 4.00% APR*
Home Equity Loan	rates as low as 4.00% APR*
Land/Lot Loans	rates as low as 10.00% 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 11.50% 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
Holiday/Vacation	rates as low as 3.90% for up to 12 months rates as low as 9.50% for up to 24 months

*Annual Percentage Rate

Note: All Rates Subject To Change Without Notice

Credit Cards

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

VISA Platinum: variable rate currently as low as 8.50% 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 • Dividend Rates

.1501% APY* (Balances of \$50 and more)

Anticipated dividend rate for 2nd quarter 2013. Dividend rate compounded monthly. 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 2013. Dividend rate compounded quarterly.

MMSA, HSA & Total Business Checking

.2002% APY*

Rates effective 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

Privacy Statement - Page Two

Who We Are	
Who is providing this notice?	McCoy FCU means McCoy Federal Credit Union.
What We Do	
How does McCoy FCU protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does McCoy FCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● Open an account ● Deposit money ● Pay your bills ● Apply for a loan ● Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes - information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>McCoy FCU does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>McCoy FCU does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Our joint marketing partners include Insurance Companies</i>
Other Important Information	
<p>For Alaska, Illinois, Maryland and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For California Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi and New Jersey Members. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For Vermont Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.</p>	



FREE Shred Day Events

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WHEN

Saturday, April 6, 2013

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Please check our website for any changes and important shredding information.*



MEMBERS
Insurance & Investments
You're invited!

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.

May 9, 2013 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 DMFG Life Insurance Company. Representatives are registered, securities are sold and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), Member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, IA 50677, 888.512.6109. Nondiscount investment and insurance products are not federally insured, involve 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.



STEP OUT | WALK TO STOP DIABETES

American Diabetes Association.

McCoy Federal is once again the proud sponsor of the ADA Step Out Walk for 2013. Throughout the year, McCoy and its Team Members will be promoting awareness and helping raise funds to STOP Diabetes.

Show your support by purchasing an ADA furry friend for only \$6 each. ADA Plush Animals are available at any McCoy location.

Mark your calendar and join the McCoy Federal team at the annual Step Out Walk to STOP Diabetes on Saturday, November 2nd, 2013 at Baldwin Park.

For more information visit our website at:
www.mccoyfcu.org/donate/ADA-Walk-2103.asp

Why throw away your money?

With the Sprint Credit Union Member Discount Plan You'll get:

- 10% off most regularly priced Sprint service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee



Click www.SprintSave4CU.com
Call **877.SAVE.4.CU** (877.728.3428)
Visit your local Sprint retail location.

Just tell them you're a **Credit Union Member** to get this exclusive discount. Ask them to be attached to the NACUC_ZZM Corporate ID.



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