

The Financial Planner

The Official Newsletter of McCoy Federal Credit Union, Your Full-Service Community Credit Union
January 2015

The Financial Planner

DIRECTORS

Richard J. Albert
Chairman

Fred S. Browne, Jr.
Vice Chairman

Michael F. Hester
Treasurer

Janet E. Brewer
Secretary

Gilbert B. Croft
Thomas D. Farnsworth
Dennis M. Johnson
James B. Register
Richard W. Tressler

SUPERVISORY COMMITTEE

Thomas D. Farnsworth
Chairman

Tim Driskell
Maureen Gimenez
Cynthia Sterchele

Alvin J. Cowans, CCUE
President/CEO

Website:
www.mccoyfcu.org

Email:
mccoy@mccoyfcu.org

(407) 855-5452



**Intro 0%^{APR} Purchases
Balance Transfers
for 18 months!**

After that, current APR for purchases
& balance transfers will apply.

**Current APR depending on
credit worthiness as low as 8.50%-18% APR**

We're offering 0% APR* intro rate (Yes that's right...0% APR*!) for 18 months on balance transfers and purchases made on NEW McCoy Federal Visa Platinum, Visa Platinum Rewards or Visa Signature credit cards. After the introductory period, the variable rate will convert to our standard low rate, currently as low as 8.50% APR to 18.00% APR*.

Don't miss out on this special credit card offer, apply today!

*APR = Annual Percentage Rate. The introductory APR offer is available for new account only on transfers and purchases made with a Visa Platinum, Visa Platinum Rewards or Visa Signature - existing McCoy Federal Cardholders are not eligible. Balance transfers must be completed within 60 days from account opening to receive the promotional rate for 18 months. A 3% balance transfer fee (minimum \$10) applies. Purchases will receive the promotional rate for 18 months from open date of account. Rates adjust to a variable APR (8.50%–18.00%) after the promotion period based on an evaluation of applicant credit — not all applicants will qualify for the lowest rate.



Annual Meeting

**Wednesday
February 18, 2015
6:30 PM**

Reservations can be made by calling
407-855-5452 or visit the Members Service
Counter at any McCoy location.

Please RSVP by February 10, 2015.



McCoy Federal Community Room
41 W. Michigan Street
Orlando, FL 32806

Holiday Closings

Martin Luther King, Jr. Day • Monday, January 19

Presidents' Day • Monday, February 16

New Clermont location!



NOW OPEN



"Our new location features new drive thrus, easier access and exceptional member service. Stop by by sometime and see what we can do for you!"

Glenroy Nicholas
Branch Manager - Clermont



1051 East Hwy 50
Clermont, FL 34711
(just east of Hwy 27)

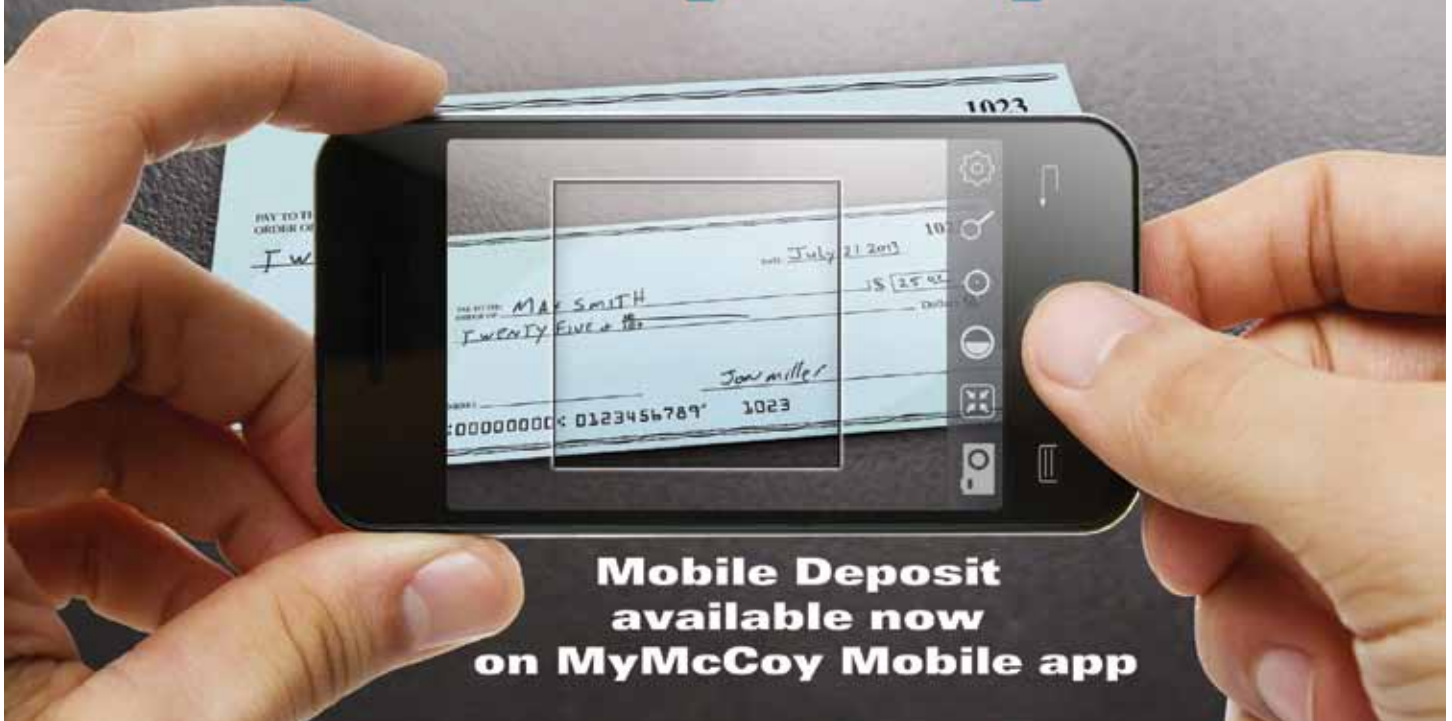


The home that love built...

The Russell Home Holiday Fundraiser

Donations are now being accepted through January 31 at any McCoy Federal Credit Union location, or online at www.mccoyfcu.org

Tap. Snap. Deposit.



**Mobile Deposit
available now
on MyMcCoy Mobile app**

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 – plus have your activation and upgrade fees waived.

Our members can get:

- **10% discount** on select regularly priced Sprint monthly service
- **Activation fee on new lines waived** (up to \$36 in savings)
- **Upgrade fee waived** (up to \$36 in savings)

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





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



**SPECIAL
DISCOUNT
OFFER!**

**Save up to \$25
on TurboTax®
tax preparation
software**

See inside for details



**McCoy Federal
Credit Union
Annual Meeting**

**Wednesday
February 18, 2015
6:30 PM**

**McCoy Community Room
41 W Michigan St
Orlando, FL 32806**

Hurry, deadline to RSVP is February 10, 2015.

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
2nd Mortgage	rates as low as 4.00% APR* - 100% LTV
Home Improvement	rates as low as 4.00% APR* - 100% LTV
Home Equity Loan	rates as low as 4.00% APR* - 100% LTV
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 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 1st quarter 2015. 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 1st quarter 2015. 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, Lake Nona & Call Center

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

VA Outpatient Clinic

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

Email: mccoym@mccoyfcu.org

Web Site: www.mccoyfcu.org



MyMcCoy Mobile

With MyMcCoy Mobile from McCoy Federal, you can bank on the go with immediate and secure access to your MyMcCoy & Bill Pay accounts on your mobile devices without making a trip to the credit union.



MyMcCoy Mobile gives you the ability to:

- Check balances and transfer funds between your accounts
- View your transaction history
- Pay bills from your mobile device using free Bill Pay
- **NEW - Mobile Check Deposit!**
- Find ATMs and branches quickly and easily

MyMcCoy Mobile requires enrollment in free MyMcCoy online banking. Enrollment in free Bill Pay is required to pay bills from your mobile devices. MyMcCoy Mobile is free to access but messaging and data rates may apply. Please contact your wireless service provider for details.

Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile, U.S. Cellular, Verizon Wireless, and MetroPCS. iPhone is a registered trademark of Apple, Inc. registered in the U.S. and other countries. App Store is a service mark of Apple, Inc. Android; is a trademark of Google, Inc.

popmoney

Now, sending & receiving money is as easy as sending an email or text message.



Send or request money securely from your McCoy Federal account to just about anyone with an email or mobile number. Use Popmoney to pay anyone you know, or owe — it's the easy way to send and receive money directly from your McCoy Federal account. Pay your rent, split the bill at a restaurant, or send money to your kids away at college — it's safe and secure and all you need is an email address or mobile phone number - and Popmoney is economical too!

- Popmoney Send Money 3 day service - \$0.50
- Popmoney Send Money 1 day service - \$0.75
- Popmoney Request Money 3 day service - \$0.50

To use Popmoney, log on to MyMcCoy and click "Bill Payment" on the menu. Click "Pay Bills" and click "Popmoney" option on the menu.

Not signed up for MyMcCoy & Bill Pay? Sign up today at www.mymccoy.org!



Save up to \$25 on TurboTax® tax preparation software

visit www.mccoyfcu.org/promotions/turbotax.asp

SPECIAL DISCOUNT OFFER!

TurboTax® works like a GPS giving you step by step guidance to get your maximum refund, guaranteed. Best of all, as a valued McCoy Federal Credit Union member you can save up to \$25 on TurboTax tax preparation software.

File your taxes with TurboTax® and get your refund in as few as 7 days.

- All you need to know is yourself. TurboTax translates taxes into simple questions about your life and puts everything in the right forms for you.
- You won't miss a thing. TurboTax searches over 350 deductions and credits, so you can be confident you're getting the biggest refund you deserve.
- Double checks as you go. TurboTax runs error checks and a final review of your return to help make sure your taxes are done right.

© 2014-2015 Intuit Inc. All rights reserved. State filing charges apply. Limited time offer for TurboTax 2014. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.

New Financial Educational Resources Available for McCoy Members

Welcome to McCoy Federal's new Moneycents E-Learning Portal – a financial education and counseling program designed exclusively for credit union members. As a valued member of McCoy Federal, you have free access to the Moneycents E-Learning Portal.



You will receive free, impartial advice from experienced, professional Accel Financial Counselors with the goal of helping you reach your financial goals.

As a credit union member, you can use this site to:

- Learn more about the Accel Financial Counseling and Education Program
- Access Accel's comprehensive financial resource center
- Ask the Expert – Accel Financial Counselors are available to answer your money management questions.

You can access Moneycents from our Resource section of our website or go to: <http://www.mccoymoneycents.org>

brass
THE MONEY SIDE OF LIFE™

McCoy Federal Credit Union partnered with Brass Media to bring you real information for you, our rising generations. Our new site gives you real information on how to make, manage and multiply your hard-earned money.

You will gain insight through articles, videos and infographics on how to develop a strong financial foundation in this rapidly changing world.

Find helpful hints on preparing for a job interview, getting health insurance or finding a cheaper way to do the things you love.



You can access Brass Media from our Resource section of our website or go to: <http://mccoysfcu.makingfinancepersonal.com>