

# The Financial Planner

The Official Newsletter of McCoy Federal Credit Union, Your Full-Service Community Credit Union  
July 2012

## *The Financial Planner*

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President/CEO

Website:  
[www.mccoofcu.org](http://www.mccoofcu.org)

Email:  
[mccoofcu.org](mailto:mccoofcu.org)

(407) 855-5452



## **COMING SOON!**

## **E-Notices & E-Lerts**

*Don't wait for the mail  
to learn what's happening  
with your account*

### **E-Notices**

E-Notices are free, value-added online services available to McCoy Members that provide important information related to your McCoy accounts faster and more secure than you would with paper notices through regular mail.

E-Notices can provide you with immediate notification of insufficient funds, overdraft privilege, overdraft protection line of credit transfer, maturity of share certificates, changes to account information such as passwords and much more!

### **E-Lerts**

Want to know if your balance falls below \$500? You can do that. Want to know if a check clears? You can do that too. Want to know if a deposit was received? There is an alert for that as well! With free E-Lerts you will be notified as your account changes throughout the day. Available E-lersts include balance falls below a certain amount, deposit is made above a certain amount, check number or range clears.

Members planning on enrolling should update their current email address today. If you are not a member of MyMcCoy, call or stop by any McCoy Federal location and we can update your email address on file for you.

E-Notices & E-Lerts will be coming soon. We will post additional information and scheduled launch of E-Services on our website when available.



**HOLIDAY  
CLOSINGS**

Labor Day  
Monday, September 3

Columbus Day  
Monday, October 8



# Shred Day Event

**LOCATION**  
McCoy Road  
1900 McCoy Road  
Orlando, FL 32809

**WHEN**  
Saturday, August 18, 2012  
**TIME**  
9 AM - 1 PM

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



## 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.

**August 8, 2012 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](http://www.mccoyfcu.org/events)

Insurance products are issued by CNA 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, 866-512-6100. Nondeposit 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.

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## Notice to the Members of McCoy Federal Credit Union

### Verification of Members Accounts 2012

*McCoy Federal Credit Union's CPA firm, Nearman and Associates will perform a verification of member accounts in July.*

*You may receive correspondence from Nearman and Associates, requesting verification of your account as of June 30, 2012.*

*We ask that you respond to this request.*

*If you have any concerns regarding that authenticity of this letter please contact us at 407-855-5452 or toll free outside Orange County at 1-888-584-7701.*



**Opt In to Overdraft Privilege Today!**

- Peace of mind
- Protect credit rating
- Transactions are covered
- Access emergency funds



To **OPT IN**, visit the secure ODP page of our website at: [www.mccoyfcu.org/overdraft/opt-in-form.asp](http://www.mccoyfcu.org/overdraft/opt-in-form.asp)

# ReFi Your Ride!

introductory rate as low as

# 1.99% apr



Restrictions apply, visit [www.mccoyfcu.org](http://www.mccoyfcu.org) for full details. APR= annual percentage rate

## NEW LOWER AUTO LOAN RATES!

Need to finance your vehicle longer, McCoy Federal now has New Auto Loan Rates as low as 2.50% and Used Autos as low as 3.00% for 60 months!

APR = Annual Percentage Rate. Introductory rate as low as 1.99% apr for up to 24 months - As low as 2.50% apr for the remainder of the loan term. Rate and term may differ based upon your credit history. This special offer may be withdrawn at anytime.

## Introducing E-Signatures available now at McCoy Federal

With McCoy Federal's E-Signature program, you can go paperless and sign your loan documents from the comfort and convenience of your home or office; you can even sign from your tablet or smartphone. Your E-Signed loan documents are delivered and stored electronically, your loan is funded faster; and best of all, you don't have to make a special trip to the credit union.

With E-Signature from McCoy Federal and DocuSign, the world's most trusted electronic signature solution; your new consumer loan is just a few clicks away. E-Signature is free to all McCoy Members.

Make your next loan quicker and easier with McCoy Federal E-Signature.

**STEP OUT | WALK**  
TO STOP DIABETES®

American Diabetes Association.

McCoy Federal Credit Union



Proud Sponsor 2012 Step  
Out / Walk To Stop Diabetes



We've raised \$10,464.00 towards our  
\$15,000.00 goal.  
Thank you for helping us Stop Diabetes!

## WE ARE STEPPING OUT BECAUSE ...

We are Stepping Out because we are proud to do our part to Stop Diabetes. We decided to team up to change the future and make a positive impact in the lives of those who are affected by diabetes. We are committed to walk and raise money in this inspirational event not because 26 million people in the United States have diabetes, but because we personally know some of them, and want to do something about it.

As a team, united in our desire to Stop Diabetes, we are asking for your support. Please make a donation to one of our team members or become one of us by joining our team. When we bring together dedicated team members and kind donors, the power we have as a group far outweighs what any of us could do alone.

We truly appreciate your support. Together we can 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 ADA Step Out Walk to STOP Diabetes on Saturday, November 3 in Baldwin Park. For more information visit our website.



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



- 10% off most regularly priced Sprint individual service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- National rates with no roaming or long distance charges



The savings keep growing for McCoy Federal members with Invest in America, a discount program that brings you valuable savings on the things you use most. Save big with trusted U.S. companies. From a new vehicle to Dell Computers, save on these and many of the other things you need and use on a daily basis. Start saving today with these fantastic discounts! Talk to a member representative or visit [lovemycreditunion.org](http://lovemycreditunion.org) for details.

## Loan Products

New Vehicles	rates as low as 1.99% APR* up to 24 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	introductory rates as low as 3.25% APR* rates as low as 3.50% APR* to 10 years rates as low as 4.00% APR* to 15 years rates as low as 4.25% APR* to 20 years rates as low as 5.00% APR* to 30 years
2nd Mortgage	rates as low as 8.00% APR*
Home Improvement	rates as low as 8.00% APR*
Home Equity Loan	rates as low as 8.00% 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\* [CU Rewards](#)

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

.2002% APY\* (Balances of \$50 and more)

Anticipated dividend rate for 3rd quarter 2012. 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

.5009% APY\*

Dividend rate for 3rd quarter 2012. Dividend rate compounded quarterly.

### MMSA

.3004% APY\*

Rates effective as of 04-01-12 • \*Annual Percentage Yield

## Share Certificate Rates

Balance	6 Month	12 Month	24 Month	30 Month	36 Month	60 Month
\$1,000 - \$4,999	.4007%	.4509%	.5011%	.5514%	.7023%	.8029%
\$5,000 - \$24,999	.6519%	.6519%	.7526%	.8029%	.9541%	1.0551%
\$25,000 - \$99,999	.9037%	.9307%	1.0046%	1.0551%	1.2066%	1.3078%
\$100,000 +	.9541%	1.0046%	1.0551%	1.1056%	1.2572%	1.3584%

Rates effective as of 07-18-11 • 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](mailto:mccoy@mccoyfcu.org)

**Web Site:** [www.mccoyfcu.org](http://www.mccoyfcu.org)