

The Financial Planner

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

July 2014

The Financial Planner

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Vice Chairman

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Secretary

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Thomas D. Farnsworth
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Chairman

Tim Driskell
Maureen Gimenez
Cynthia Sterchele

Alvin J. Cowans, CCUE
President/CEO

Website:
www.mccoysfcu.org

Email:
mccoys@mccoysfcu.org

(407) 855-5452



Earn Rewards Faster with Visa Signature Rewards

This card offers competitive rates, expanded purchasing power, the richest rewards, exclusive Visa Signature privileges and elite Visa Concierge Service, all with no annual fee.

- No annual fee
- Earn rewards faster with 1.25 points for every dollar spent
- Earn 5000 Bonus Points on first use of card
- Choose Your Rewards – redeem reward points for travel, gift certificates, merchandise – even cash back!
- Exclusive Visa Signature privileges and Visa Concierge Service 24/7

McCoy Federal Credit Union offers a range of credit card products at competitive pricing combined with a full range of reward options – making it easy to select and apply for the card that meets your needs.



Visa Platinum Rewards Card

This card is all about the benefits. Rack up points and enjoy competitive interest rates, without an annual fee. Redeem your points for valuable rewards, including gift cards, merchandise or travel.



Visa Platinum Card

Don't care about rewards? Want the lowest rate?
Then our Visa Platinum card is for you.

All cards include these great benefits:

No annual fee
No Balance Transfer Fee
No penalty rate
Same competitive rate for both regular purchases and cash advances

Special Promotional offers
No charge to add authorize users
Zero liability for fraud charges
Visa Alerts

Design your own card
Verified by Visa
E-Statements

New ATM Features Are Coming Soon!

We're excited to announce that our ATMs are being upgraded to be faster, easier to use, and envelope-free.

Our first upgraded ATM was installed at our Michigan branch location on June 25, 2014. Our remaining 12 locations will all be upgraded in the following weeks, check our website for scheduled locations and dates.

Faster

You will no longer need a need to use an envelope. Just feed your cash or checks directly into the envelope-free ATM.

Easier

You will no longer need to count your cash or checks in order to make a deposit—our new ATMs will do all the work for you.

Worry-Free Deposits

Images of deposited checks and itemized totals of cash deposits are printed on receipts, making record keeping easy.



Notice to the Members of McCoy Federal Credit Union

Verification of Members Accounts 2014

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, 2014.

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.

Holiday Closings

All branches will be closed on the following days:

Labor Day
Monday, September 1st

Columbus Day
Monday, October 13th

RATES AS LOW AS

1.99 % apr

UP TO
48 MONTHS



Restrictions apply, visit www.mccoyscu.org for full details. APR= annual percentage rate



It's our 60th Anniversary!

We are celebrating all year long, each branch will host a celebration day with refreshments and a free gift in the lobby.

Upcoming 60th Anniversary Celebrations Locations:

July 25 – Ocoee

August 29 – Osceola

September 26 – McCoy Road

October 31 – Michigan

November 28 – Curry Ford

December 19 - All Offices

lovecmycreditunion.org

talk about savings.

say hello to the
Sprint Credit Union
Member Discount.

<p>save 10%</p> <p>on select regularly priced personal service plans*</p> <p>Use Corporate ID: NACUC_ZZM</p>	or	<p>save 15%</p> <p>on select regularly priced business accounts*</p> <p>Use Corporate ID: NACUC_ZDS_ZZM</p>
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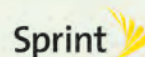
Plus

- Waived activation fee on new lines (Up to \$36 in savings)
- Waived upgrade fee (Up to \$36 in savings)

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount does not apply to secondary lines. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel. For a complete update on the rules of the Sprint Credit Union Member Discount program, please visit www.lovecmycreditunion.org/Sprint.



Call 877.SAVE.4.CU and tell them you're a credit union member and ask to be attached to either Corporate ID to start saving today!



Use your QR code reader to scan here and get the free Invest in America app to validate your credit union membership.

For business accounts, visit a Sprint store. To find a location near you, go to www.sprintstorelocator.com.



McCoy Federal

Your Full-Service Community Credit Union



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

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 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
Holiday/Vacation	rates as low as 8.50% 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: 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 3rd 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 3rd 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



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**.



popmoney

Now, sending 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.

You can access Popmoney inside MyMcCoy Online or Mobile and Bill Payer.

- Log in to MyMcCoy and click "Bill Payment" on the menu.
- Click "Pay Bills."
- Click "Popmoney" option on the menu.

Not signed up for MyMcCoy? Sign up now at www.mymccoy.org!



My McCoy
HAS GONE
MOBILE!

Available on the iPhone
App Store

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



Don't wait for the mail to learn what's happening with your accounts!

E-Notices

E-Notices are free, value-added online services available to MyMcCoy 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 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-Alerts

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-Alerts you will be notified as your account changes throughout the day. Available E-Alerts include: balance falls below a certain amount, deposit is made above a certain amount, check number or range clears.

Never wait for the mail to learn what is happening to your accounts, sign up for E-Notices & E-Alerts today! E-Notices & E-Alerts are only available to MyMcCoy members, our Free Online Banking Service.

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.

