

The Financial Planner

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

The Financial Planner

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Chairman

Tim Driskell
Cynthia Sterchele

Alvin J. Cowans, CCUE
President/CEO

Website:
www.mccoysfcu.org

Email:
mccoys@mccoysfcu.org

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



Reed Nissan
Serving Central Florida since 1953

CAR SALE

JULY 23 - 26

16005 State Rd 50
Clermont, FL 34711 & 3776 West Colonial Dr
Orlando, FL 32808

2 Locations!

Holiday Closings

All branches will be closed on the following days:

Labor Day
Monday, September 7th

Columbus Day
Monday, October 12th



Notice to the Members of McCoy Federal Credit Union

Withdrawals and balance inquiries from ATM's that do not have the McCoy logo on it (foreign ATM's) are charged fees. A withdrawal from a foreign ATM is \$2.00 and effective September 1, 2015 a balance inquiry from a foreign ATM is \$1.00. You may avoid these fees by using McCoy ATMs, Publix ATM's, and CUHere Logo ATM Machines. You can also avoid paying fees by making cash withdrawals through a teller at your local branch or by requesting cash back when making a purchase using your debit card and PIN. For an ATM locator, please visit our website www.mccoyfcu.org and click on the "ATMs" link in the upper right.



popmoney

**Sending money is as easy as sending an email or text message
- and only costs \$0.50 for 3 day service, or just \$0.75 for 1 day.**

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!**



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

- Deposit checks from your mobile device
- Pay or request money with Popmoney
- Find ATMs and branches quickly and easily

Notice to the Members of McCoy Federal Credit Union

Verification of Members Accounts 2015

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, 2015. 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 at 1-888-584-7701.



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**

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.

**2nd Mortgages,
Home Equity & Home
Improvement Loans**

as low as

4.00%
annual
percentage
rate

100% Loan to Value!





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 3.00% APR* to 10 years rates as low as 3.00% APR* to 15 years rates as low as 3.625% APR* to 20 years rates as low as 4.00% 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 Cash Back: 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 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 3rd 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

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: mccoy@mccoyfcu.org

Web Site: www.mccoyfcu.org

Mortgage Rates that will put a smile on your face.

rates as low as

3.00%

annual percentage rate



**Fixed Rate - ZERO Points
NO Origination Fees**

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

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>	