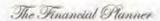
# The Financial Planner

The Official Newsletter of McCoy Federal Credit Union, Your Full-Service Community Credit Union July 2016



#### **DIRECTORS**

Fred S. Browne, Jr. Chairman

Michael F. Hester Vice Chairman

Richard W. Tressler Treasurer

Janet E. Brewer Secretary

Richard J. Albert Gilbert B. Croft Dennis M. Johnson

# SUPERVISORY COMMITTEE

Maureen Gimenez Chairman

Tim Driskell Cynthia Sterchele

Alvin J. Cowans, CCUE President/CEO

Website: www.mccoyfcu.org

Email: mccoy@mccoyfcu.org

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

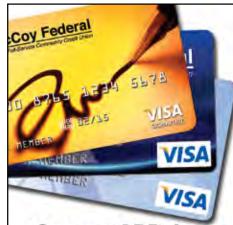




Holiday Closings

Labor Day • Monday, September 5

Columbus Day • Monday, October 10



# Intro 0% 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

Ends July 31st - Don't miss out on this incredible 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.





**Get Ready To Ride!** Lower Loan Rates On Bikes New as low as 3.50% apr Used as low as 4.00% apr

apr = annual percentage rate

### 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.

#### Our members can get:

10% discount on select regularly priced Sprint monthly service

#### 3 Ways to Get Your Discount:

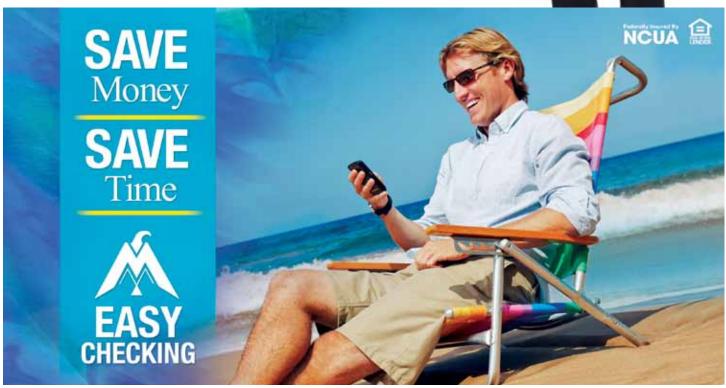
- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC\_ZZM Corporate ID to save
- · Visit LoveMyCreditUnion.org/Sprint
- · Visit your nearest Sprint store

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts.

Visit <u>www.Sprint.com/verify</u> 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.













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





#### **Loan Products**

New Vehicles New Auto & Truck Used Auto & Truck RV & Travel Trailers

**Boats** 

Motorcycle

rates as low as 1.99% APR\* up to 48 months rates as low as 2.50% APR\* up to 60 months rates as low as 3.00% APR\* up to 60 months New: rates as low as 7.50% APR\*

Used: rates as low as 8.25% APR\* New: rates as low as 6.75% APR\* Used: rates as low as 7.50% APR\* New: rates as low as 3.50% APR\* Used: rates as low as 4.00% APR\*

1st Mortgage Mortgages Made Simple

We are proud to offer McCoy Federal Credit

Union Mortgage Solutions designed to meet your specific mortgage needs. Visit our website

for more information and rates.

2nd Mortgage rates as low as 4.090% APR\* - 100% LTV
Home Improvement
Home Equity Loan
Land/Lot Loans rates as low as 4.090% APR\* - 100% LTV
rates as low as 4.090% APR\* - 100% LTV
rates as low as 10.253% 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% AP

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.

CU Rewards

Cash Advance: 3% (minimum of \$10)

\*Annual Percentage Rate

#### Share Rates: .1501% APY\*

(Balances of \$50 and more)

Anticipated dividend rate for 3rd quarter 2016. 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 2016. Dividend rate compounded quarterly.

MMSA, HSA & Total Business Checking: .2002% APY\*
Dividend rate as of 03-01-13 • \*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 & 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

#### **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

# **Update Your Information**

#### Keep us informed so we can serve you better!

If you have changed your address, email address, cell phone number, or home phone number, it is important to update your contact information with McCoy. This will help us reach you quickly if we have a concern about your account or a suspicious transaction, or if there is important information we need to provide to you.

**Privacy Statement** 

#### To update your personal information:

- Log into My McCoy and click on My Preferences tab and select Contact Information.
- Contact our Call Center at 407-855-5452 (888-584-7701, toll-free),
- ▲ Visit a branch and speak with a Member Service Representative, or
- Mail a signed request to us at: McCoy Federal Credit Union, Member Services, P.O. Box 593806, Orlando, FL 32859-3806

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.				
with us. This information can include:  Social Security number  Account balances  Payment history		collect and share depend on the product or service you have  Credit history Credit scores Account transactions  re 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.				
	intermation, in reasons in edg 1 co	mooses to share, and whether ye	od ean mint mis snarmg.		
Reasons we	can share your personal information	Does McCoy FCU share?	Can you limit this sharing		
For our everyout such as to proce account(s), resp					
For our everyon such as to proce account(s), respinvestigations,	can share your personal information  day business purposes - ess your transactions, maintain your bond to court orders and legal	Does McCoy FCU share?	Can you limit this sharing		
For our everyone such as to proceed account(s), respinyestigations, where the offer our process of the our p	can share your personal information day business purposes - ess your transactions, maintain your bond to court orders and legal or report to credit bureaus eting purposes -	Does McCoy FCU share? Yes	Can you limit this sharing		
For our everyon such as to proceed account(s), respinyestigations, which was to offer our profer joint mark for our affilia	can share your personal information day business purposes - ess your transactions, maintain your ond to court orders and legal or report to credit bureaus eting purposes - ducts and services to you	Does McCoy FCU share? Yes Yes	Can you limit this sharing No No		
For our everyous such as to proceed account(s), respinvestigations,  For our market to offer our profer our affiliation about the court of the court	can share your personal information day business purposes - ess your transactions, maintain your cond to court orders and legal or report to credit bureaus eting purposes - ducts and services to you keting with other financial companies tes' everyday business purposes -	Does McCoy FCU share? Yes  Yes  Yes	No  No  No  No  No		
For our everyous such as to proceed account(s), respinyestigations, respinyestigations, respinyestigations, respinyestigations, respinyestigations, respinyestigation for our marketo offer our affiliation formation about the second se	can share your personal information day business purposes - ess your transactions, maintain your bond to court orders and legal or report to credit bureaus eting purposes - ducts and services to you keting with other financial companies tes' everyday business purposes - out your transactions and experiences tes' everyday business purposes -	Yes  Yes  Yes  You  Yes  You  Yes	No  No  No  No  We don't share		

<b>Privacy Statement - Page Two</b>	Privacy	Statement -	Page '	Two
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Who We Are			
Who is providing this notice?	McCoy FCU means McCoy Federal Credit Union.		
What We Do	The second secon		
How does McCoy FCU protect my personal information?	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.  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.		
How does McCoy FCU collect my personal information?	We collect your personal information, for example, when you  Open an account Deposit money Pay your bills  We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.		
Why can't I limit all sharing?	Federal law gives you the right to limit only  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  State laws and individual companies may give you additional rights to limit sharing See below for more on your rights under state law.		
Definitions			
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.  • McCoy FCU does not share with our affiliates.		
Nonaffiliates	Companies not related by common ownership or control. They can be financial an non-financial companies.  • McCoy FCU does not share with nonaffiliates so they can market to you.		
Joint Marketing	A formal agreement between nonaffiliated financial companies that together m		

#### Other Important Information

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.

financial products or services to you.

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.

Our joint marketing partners include Insurance Companies

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.

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.