

The Financial Planner

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

The Financial Planner

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Tim Driskell
Cynthia Sterchele

Alvin J. Cowans, CCUE
President/CEO

Website:
www.mccoyfcu.org

Email:
mccoy@mccoyfcu.org

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



**Reed Nissan**
Serving Central Florida since 1955

SUPER SUMMER



CAR SALE

July 1st - 31st

16005 State Rd 50
Clermont, FL 34711

&

3776 West Colonial Dr
Orlando, FL 32808

2 Locations!

All Month Long!

DRIVE
Today!

1.99%
annual percentage
rate that can
be as low as



**AUTO
LOANS**



Holiday Closings

Labor Day • Monday, September 5

Columbus Day • Monday, October 10



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**

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.

CASH BACK Rewards

Turn Everyday
Purchases Into Cash!



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 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

SUMMER SALE
ALL Month Long!

Reed Nissan
ORLANDO | CLERMONT
All Roads Lead To Reed

July 1 - 31

DRIVE Today! | **1.99%**

AUTO LOANS |

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 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 | rates as low as 4.090% APR* - 100% LTV |
| Home Equity Loan | rates as low as 4.090% APR* - 100% LTV |
| Land/Lot Loans | 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% 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 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

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 & 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

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.

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

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> | |