

*Celebrating 50 years of service  
1954 - 2004*

*2003*

*Annual  
Report*



**McCoy Federal**

*Your Full-Service Community Credit Union*



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# Chairman's Report

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*T*he Board of Directors is proud to report that in 2003 we had another impressive year of sustained growth while maintaining a safe and sound financial position. This was most rewarding during a year where there were significant regulatory updates related to the areas of field of membership, member business loans, risk based lending, member security issues and Federal Credit Union investment guidelines.

The Board of Directors continued to plan strategically for the locations of new branch facilities, the demands for new financial products and the policies governing the implementation of regulatory mandates.

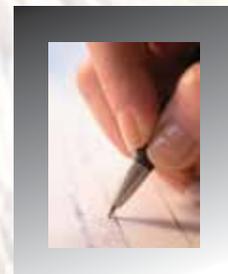
In 2004, McCoy begins the celebration of 50 years of providing financial services to Orange County. In 1954, seven ambitious people felt the need to start a credit union that would serve the financial needs of the men and women at the Pine Castle Air Force Base, (later renamed McCoy Air Force Base) located in South Orlando.

The Credit Union has evolved from that small Occupational Credit Union serving the McCoy Air Force Base personnel and their families. In 1981, McCoy petitioned the National Credit Union Administration (NCUA) to have its charter changed to a Community Credit Union serving the residents of South Orange County after the closing of McCoy Air Force Base. In 2003, NCUA approved an amendment to our charter that now allows us the ability to serve all those who live, work, worship or attend school, in all of Orange County.

The dedicated Board of Directors and Volunteers can assure you that we will continue to keep our members' financial needs and the community we serve first and foremost in our preparation of providing you the best quality service possible. We look forward to the challenges facing us in 2004.

I thank each Board member and Volunteer for their tireless and unselfish time given to this Credit Union.

*Urban W. Martin*  
Chairman



# Minutes of the 49th Meeting of McCoy Federal Credit Union

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The 49<sup>th</sup> Annual Meeting of McCoy Federal Credit Union was called to order by Chairman of the Board Urban W. Martin at 6:00 p.m., March 12, 2003, in the lobby of McCoy Federal's McCoy Road Office, Orlando.

Chairman Martin welcomed all present and thanked them for attending. Director James Register led the Pledge of Allegiance. Chairman Martin called the Business Meeting to order and appointed Vice Chairman Fred Bierbaum as Secretary Pro Tem due to the absence of Secretary Frank Ciliberti. Chairman Martin introduced the Directors, the President, Director Emeritus, and Volunteers.

Chairman Martin's comments indicated that the Credit Union is prepared for the challenges which lie ahead along with the effects of the present world situation. He made a promise to make one of the Credit Union's most important goals as "Service to our members". Chairman Martin compared McCoy's membership of over 62,000 as larger than the combined population of Belle Isle, Taft, Pine Castle, Apopka and Ocoee. He commended the members who attended the Annual Meeting. Chairman Martin called upon President Cowans for his remarks.

President Cowans reflected on the year 2000 with the cost and uncertainties of the Y2K scare, the roller coaster ride of 2001 with the controversial Presidential election and the tragedies of September 11, which put the economy into a tail spin. The Credit Union industry was challenged in 2002 having to operate in an environment characterized by even lower market interest rates, volatile capital markets, a weak economy and the threat of war. Even with the challenges overall, federal credit unions grew by 11.8% in 2002 and were financially stronger than ever before with 81 million members and over \$569 billion in total assets.

President Cowans indicated economists predict no significant improvements in the economy for 2003. The market will continue to push interest rates on credit union investments and the interest rates on member savings lower and lower throughout the year. The cost of providing products and services will continue to move slightly upward therefore putting pressure on the bottom line.

President Cowans gave a highlight on the 2003 projects and regulatory issues affecting service to McCoy Federal members:

- USA Patriot Act
- Financial Privacy Laws
- Bankruptcy Laws (pending)
- IRA Regulations (new)
- E-Commerce Regulations
- Deposit Insurance
- Regulation D reform
- Additional Branch Office Locations
- Evaluate New Service Technologies & New Products

# Minutes Cont'd

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*P*resident Cowans informed the members of the current construction and remodeling projects. We are presently building a full service office at Michigan and Orange Avenues in order to relocate the store front office on Michigan Avenue. The branch building will also house several back office departments such as Accounting, Marketing, Training, Human Resources and Data Processing. There will also be a community room available for clubs and organizations to hold meetings. The new site will also have a separate Administrative building for the Board, President and Vice Presidents. Once this project is complete it will free up space at the McCoy Road Office to be remodeled and accommodate the staff growth to handle the growth in membership and additional products and services.

President Cowans ended by acknowledging the stand by the Board of Directors, Volunteers and Management Team of boldly supporting this great country and the men and women who protect the freedoms which we richly enjoy and pray for their safety. The Board, Volunteers and Management will continue to fight the battles for safety and soundness of McCoy Federal Credit Union.

The Chair asked the Secretary if there was a quorum present. Mr. Frederick Bierbaum replied in the affirmative. There being a quorum, the Chairman declared the 49<sup>th</sup> Annual Meeting of McCoy Federal Credit Union in session.

The Minutes of the 48<sup>th</sup> Annual Meeting were presented in the Annual Report. Having determined there were no corrections, a motion was made, seconded and approved to accept the Minutes as presented.

The Chair called for questions of the Official Reports, the Chair's Report, the President's Report, the Lending Report, the Treasurer's Report and the Supervisory Report. There were no questions to any of the Official Reports.

Chairman Martin then called on the Chairman of the Nominating Committee for his report. Mr. Wiles reported that Mrs. Janet E. Brewer, Mr. Fred H. Bierbaum, Sr. and Mr. Richard A. Montgomery were each nominated for a term of three years along with Mr. Dennis M. Johnson was nominated for a one-year term. There being no nominations by petition, a motion was made, seconded and carried that these persons be elected by acclamation.

The nominations concluded the Official Reports. There was neither Unfinished Business nor any New Business. There being no further Official Business, Chairman Martin closed the Business Meeting and declared the 49<sup>th</sup> Annual Meeting adjourned at 6:30 p.m., March 12, 2003.

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*Frederick H. Bierbaum, Sr.*  
*Secretary Pro Tem*

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*Urban W. Martin,*  
*Chairman*

# President's Message

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There is a famous saying that begins one of the most famous car races in the world and most other races that involve automobiles. In Daytona Beach, Florida at the Daytona 500 you will hear the grand master of the race call silence to the entire audience including the race drivers. The moment the grand stands draw silent the announcer bellows out through the public announce system, "Gentlemen, start your engines". After waving the checkered flag the cars roar off down the track.

Well, 2003 has come to a close, the numbers have been calculated, and the financials have been completed and put away to be silenced. The economists have bellowed out that conditions are looking up for the country's economy, so we can start our engines and roar off down the track in 2004.

As we reflect back on 2003, most would say that Credit Unions have done a very good job of managing the declining and low rate environment, but the results have been a lot of stress on staff, postponement of needed infrastructure, reduced cost and a greater reliance on fee and non-interest income.

The Management Team of McCoy continued to work hard in providing the membership the best quality service possible. We continued to look for better products and more efficient technological delivery options.

In 2003 we:

- \*Expanded our field of membership to all of Orange County
- \*Completed implementation of the Federal legislative & Regulatory Laws (USA Patriot Act, Privacy, E-Commerce, IRA and others)
- \*Completed construction of the new Michigan Office and Administration Center
- \*Had a record number of loans granted to the membership

As we prepare for the future we must first consider what may happen to the economy. Right now, economists indicate that signs point to a rise in interest rates sometime in the later part of 2004. That would mean that we would need to carefully examine our balance sheet. The current low-rate environment could leave some credit unions poorly positioned for a rise in rates. We will have to be able to manage our liquidity position as deposit dollars become more competitive.

But we can not become idle, stand still, stop moving forward or rest. If we were to do that we could easily get hit from behind. We must continue to look for more efficient was of providing quality service to our membership. We must look at convenient locations to bring financial services to the entire Orange County Community. We must look at ways of providing a sense of security to each member. We must protect the assets entrusted to us.

# President's Message Cont'd

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*T*he Management Team along with guidance from the Board of Directors and Volunteers have a plan that will keep us on target to accomplish the mission at hand. We are moving forward down the track with caution, maneuvering around the obstacles that are in front of us.

In 2004 we plan to:

- \*Purchase property for a branch office in Apopka
- \*Secure property or store front locations in (Ocoee, Winter Park)
- \*Remodel the McCoy Road Office
- \*Implement a Risk Based Lending Program
- \*Look into FHA/VA mortgage loan options
- \*Look into Member Business Loans
- \*Enhance our Debit Card and Credit Card Programs

We thank you for the loyalty and patronage you have given to your Credit Union and pledge to continue doing the best we can in providing you quality products and service.

*Alvin J. Cowans, CCUE*  
*President/CEO*



# Lending Report

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The membership of McCoy was busy borrowing from the Credit Union during the year 2003. We saw record numbers in applications and in the total loan amounts approved.

The historically low interest rate environment we witnessed in 2003 spear headed loan growth despite the underperformance of the economy. Lending activity was supported by strong demand for used automobile loans and first mortgage real estate loans. Credit card and other unsecured lending activity, on the other hand, declined slightly as borrowers switched to lower-rate financing instruments and tried to pay down unsecured debit. The CPA firm of Orth, Chakler, Murnane and Company pointed out during our annual audit that the Credit Union's loan portfolio was highly collateralized, with 57.7% of the portfolio secured by vehicles, 24.9% secured by real estate, 4.3% secured by other collateral, and only 13.1% was unsecured.

While loan activity increased significantly in 2003, we also felt the sting of more members declaring bankruptcy and in the over all rise in loan delinquency. Research by the Federal Reserve indicates that household debt is at a record high relative to disposable income.

The Administrative Office of the U.S. Courts report that bankruptcy filings remain at historic highs and continue to break records. Lawmakers last year came close to passing legislation that would have helped ensure fairness in the bankruptcy code by working to prevent its abuse. The bill got held up in Senate Committee by a final sticking point which lawmakers were unable to get past.

We continue to review our loan products, procedures and pricing in order to provide our members with the best package possible while assuring that the Credit Union remains financially safe and sound.

## **Our year-end loan results are:**

**17,812 Loans and credit cards approved for over  
\$99.7 million**

**Net gain of over  
\$13.5 million**

**Net loan growth of  
10.5%**

**Year-end Total Gross Loan Portfolio of  
\$154.8 million**

# Treasurer's Report

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McCoy Federal Credit Union's primary financial concern in 2003 continued to be the management of its assets and liabilities while faced with lower interest rates and higher loan losses. In an effort to improve our investment results, we contracted with FTN Financial to assist Management in administering our investments of approximately \$110 million. As was true last year, members benefited from lower interest rates while other members, dependent on investment income, were hurt financially by lower dividends. To reward our savers, a one time dividend increase was authorized by the Board of Directors for the fourth quarter of 2003. McCoy Federal Credit Union continued to pay relatively high dividends as compared to many financial institutions.

Our demand for loans remained high and our net loan growth during the year was excellent. However, loan losses increased as more loans were charged off due to the economy and the ease with which many members with loans could declare bankruptcy. Unfortunately for financial institutions such as your Credit Union, Bankruptcy Reform legislation failed to pass in Congress during 2003.

While our investment income was \$208,000 and loan income was nearly \$800,000 below budget, overall income was only 1% below budget or \$150,000 for the year. Income remained strong as our net income increased to over three million dollars, after dividends and expenses, for the first time in our history. This allowed our Credit Union to maintain a strong capital base and high liquidity as our shares and deposits remained insured up to \$100,000 by the National Credit Union Insurance Fund (NCUSIF). The following summary financial information shows the financial accomplishments of your Credit Union during 2003:

## **Assets**

\$297,834,070

An increase of \$25.5 million and a 9.5% growth rate

## **Member Deposits**

\$267,578,864

An increase of \$24.1 million and a 9.9% growth rate

## **Net Loans**

\$152,816,131

An increase of \$13.5 million and a 10.5% growth rate

## **Capital/Assets Position**

\$27.98 million/9.4%

An increase of \$3.0 million and a 11.9% growth rate

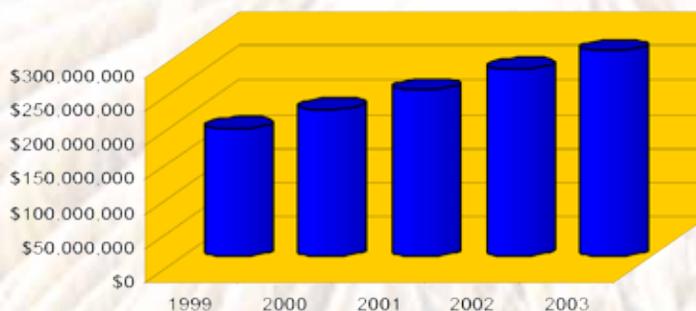
*Thomas D. Farnsworth*  
Treasurer

# Balance Sheet Analysis

(In thousands)

	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>
<b>Assets</b>					
Loans (net)	\$97,053,637	\$121,144,974	\$135,037,027	\$139,280,818	\$152,816,131
Cash & Accounts					
Receivable	\$20,369,957	\$15,071,106	\$16,102,335	\$18,328,326	\$17,700,861
Investments	\$58,341,571	\$66,475,899	\$77,895,843	\$98,785,598	\$109,624,143
Facilities &					
Fixed Assets	\$7,766,408	\$7,777,231	\$8,610,756	\$11,690,763	\$13,685,514
All Other Assets	\$2,084,551	\$2,511,742	\$3,124,508	\$3,803,428	\$400,742
Total Assets	\$185,616,124	\$212,980,952	\$241,070,471	\$271,888,934	\$297,834,070
<b>Liabilities &amp; Equity</b>					
Accounts Payable	\$2,426,683	\$3,345,922	\$2,510,415	\$3,464,736	\$2,279,453
Share Accounts	\$125,529,178	\$129,025,016	\$149,543,010	\$190,002,436	\$210,208,559
Certificates	\$39,961,793	\$59,801,580	\$66,064,616	\$53,442,784	\$57,370,305
Regular Reserve	\$2,619,247	\$2,995,235	\$2,995,235	\$2,995,235	\$2,995,235
Contingency					
Reserve	\$16,029,223	\$17,763,197	\$19,907,195	\$21,933,742	\$24,930,518
Undivided					
Earnings	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Total Liabilities	\$185,616,124	\$212,980,951	\$241,070,471	\$271,888,933	\$297,834,070

## Assets

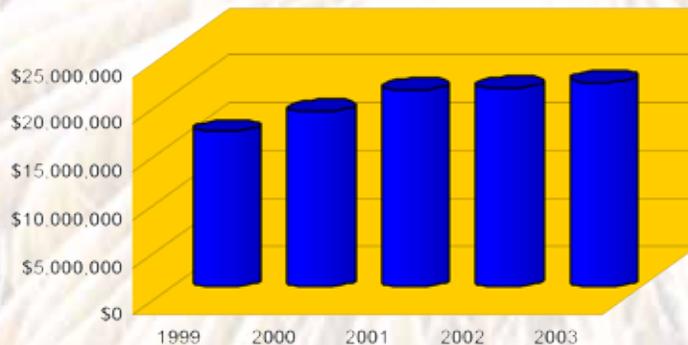


# Income/Expense Analysis

(In thousands)

	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>
<b>Income</b>					
From Loans	\$8,067,328	\$9,536,781	\$11,362,429	\$11,579,248	\$11,352,721
From Investments	\$3,908,530	\$3,948,956	\$3,984,861	\$3,519,341	\$3,485,029
From Other Sources	\$4,304,428	\$4,879,818	\$5,263,709	\$5,673,980	\$6,587,029
Gross Income	\$16,280,286	\$18,365,555	\$20,610,999	\$20,772,568	\$21,425,040
<b>Expenses</b>					
Compensation	\$4,901,515	\$4,547,331	\$5,133,484	\$5,844,129	\$6,003,013
Office Occupancy	\$486,029	\$619,411	\$606,617	\$717,729	\$756,403
Office Operations	\$1,584,215	\$1,955,092	\$2,214,971	\$2,562,082	\$2,307,590
Advertising	\$168,701	\$190,947	\$244,605	\$306,900	\$240,916
Collection Expense	\$235,587	\$329,472	\$435,331	\$504,274	\$666,059
Professional Services	\$1,214,249	\$1,403,631	\$1,502,254	\$1,510,484	\$1,601,867
All Other Expenses	\$313,616	\$434,853	\$570,551	\$766,087	\$649,153
Provision for Loan Loss	\$879,500	\$810,500	\$1,045,000	\$1,505,000	\$1,928,141
Total Operation Expense	\$8,973,412	\$10,291,238	\$11,752,811	\$13,716,683	\$14,153,142
Net Income from Operations					
Dividends Paid to Members	\$7,306,874	\$8,071,317	\$8,858,188	\$7,055,885	\$7,271,898
Contribution to Capital	\$5,190,812	\$5,964,221	\$6,934,262	\$5,014,926	\$3,886,976
	\$2,116,602	\$2,110,096	\$1,923,926	\$2,040,959	\$3,384,922

## Capital



# Membership Data Analysis

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	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>
Total Membership	46,585	52,055	57,327	60,339	63,499
Potential Membership	350,000	350,000	350,000	350,000	350,000
Penetration of Potential	13.31%	17.87%	16.38%	17.24%	18.14%

## Per Member Financial Data

Income	\$349	\$353	\$360	\$344	\$337
Expenses	\$193	\$198	\$205	\$227	\$223
Net Income	\$157	\$155	\$155	\$117	\$115
Dividens	\$111	\$115	\$121	\$83	\$61
Average Share Balance	\$3,531	\$3,627	\$3,761	\$4,035	\$4,214
Number of Loans	17,827	18,079	20,278	19,457	22,787
Average Loan Balance	\$5,444	\$6,701	\$6,701	\$7,158	\$6,706

## Financial Ratios

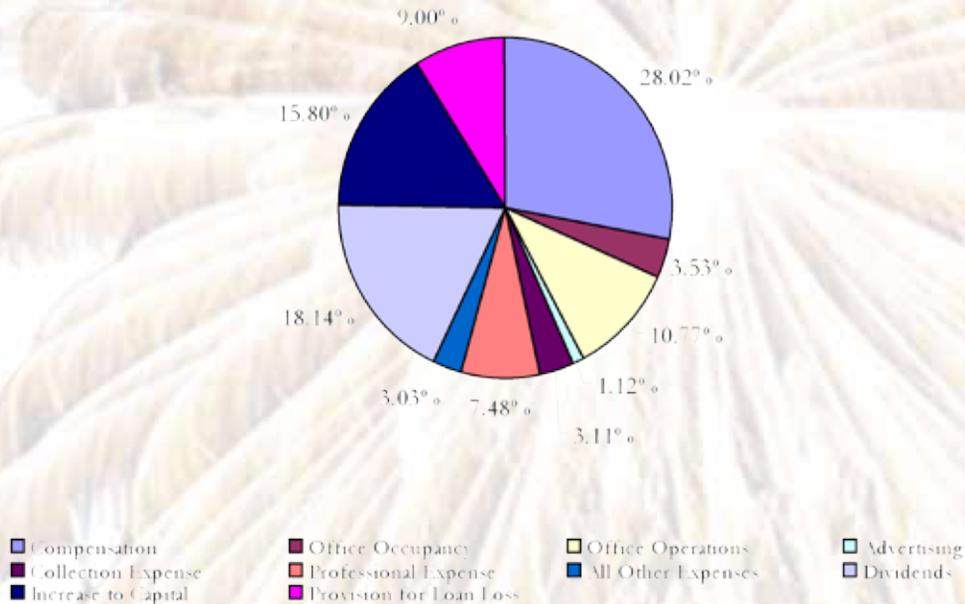
Retur on Loans	8.64%	8.65%	8.59%	8.5%	7.76%
Return on Investments	5.83%	6.23%	5.38%	3.83%	5.69%
Return on Assets	9.10%	9.45%	9.01%	8.00%	7.26%



# Distribution of Income

	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>
Compensation	25.13%	24.76%	24.91%	28.13%	28.02%
Office Occupancy	2.99%	3.37%	2.94%	3.46%	3.53%
Office Operations	9.73%	10.65%	10.75%	12.33%	10.77%
Advertising	1.04%	1.04%	1.19%	1.48%	1.12%
Collection Expense	1.45%	1.79%	2.11%	2.43%	3.11%
Professional Expense	7.46%	7.64%	7.29%	7.27%	7.48%
All Other Expenses	1.93%	2.37%	2.77%	3.69%	3.03%
Dividends	31.88%	32.48%	33.64%	24.14%	18.14%
Increase to Capital	13.00%	11.49%	9.33%	9.83%	15.80%
Provision from Loan Loss	5.40%	4.41%	5.07%	7.25%	9.00%

## Distribution of Income



# Supervisory Committee Report

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*M*McCoy Federal Credit Union pledges to provide through safe and sound business practices, financial services to all our members and our community to enable them to achieve their financial goals.

Your Supervisory Committee's responsibilities are:

- Schedule audits as regulators require, prepare and submit necessary written forms, and conduct or order supplementary audits deemed necessary.
- Inspect the Credit Union's securities, cash and accounts.
- Scrutinize the acts of Credit Union offices, committees, and employees to determine compliance with Board, State, and other regulatory rules and laws.
- Conduct or order a verification of members' loan and share accounts to comply with Credit Union policy and regulatory requirements.
- Review Board Minutes
- Verify internal controls, and be sure staff is following them.
- Prepare and make available an annual report presented to members at the annual meeting.

An annual Federal examination of McCoy Federal Credit Union was not conducted in 2003 by the National Credit Union Administration (NCUA). The examination was not conducted due to the fact that on a scale of one to five, with one being the best grade possible and five being the worst grade, McCoy Federal graded out a Code 1 four years in a row. Our financial safety and soundness, our quality of management, and our business plans had been graded exceptional with practically no flaws.

Orth, Chakler, Murnane and Company, Certified Public Accountants (CPAs), performed an annual audit of our financials for the year ending September 30, 2003, as authorized by the Supervisory Committee. They also found that the Credit Union was sound financially and was able to render an opinion. They wrote, "In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of McCoy Federal Credit Union as of September 30, 2003 and 2002, and the results of its operations and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America."

We extend our appreciation to the Board of Directors, Volunteers, Management and Staff for the support and cooperation they have given to this Committee in 2003. Job well done!

Respectfully submitted,

*Dennis M. Johnson, Director*  
Chairman Supervisory Committee



# Nominating Committee Report

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*A*s required by our Bylaws and as published in the October 2003 newsletter, said Committee submitted four names for vacancies on the Board of Directors. After thorough search and interviews, the Nominating Committee is proud to submit the following:

## **FOR THE BOARD OF DIRECTORS (Terms of three years)**

**Mr. Charles L. Wiles  
Mr. Thomas D. Farnsworth  
Mr. Dennis M. Johnson**

**(Term of one year)  
Mr. Richard W. Tressler**

Additionally, in the newsletter, the Chairman of the Nominating Committee informed all members of the procedures for nomination by petition. He also notified the membership of the deadline for filing of such petitions. There were no nominations submitted by petition. Therefore, the election will be conducted by voice ballot at the Annual Meeting.

*Richard A. Montgomery*  
Chairman *Nominating Committee*

## 2003 Board of Directors

Mr. Urban W. (Bill) Martin.....	Chairman
Mr. Fred H. Bierbaum, Sr.....	Vice Chairman
Mr. Thomas D. Farnsworth.....	Treasurer
Mr. James B. Register.....	Secretary
Mrs. Janet E. Brewer.....	Director
Mr. Dennis M. Johnson.....	Director
Mr. Richard A. Montgomery.....	Director
Mr. Richard W. Tressler.....	Director
Mr. Charles L. Wiles.....	Director

## Supervisory Committee

Mr. Dennis M. Johnson.....	Chairman
Mr. Richard J. Albert.....	Member
Mrs. Ruth I. Heaton.....	Member
Mrs. Myra M. Markham.....	Member

# Financial Services

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- Regular Share (Savings) Accounts with interest
- Share Draft (Checking) Accounts with Overdraft Protection
- McCoy Federal Visa Debit Card
- Money Management Share Accounts (MMSA) with interest
- 6–Month, 1–, 2–, 3– and 5–Year Share Certificates
- Individual Retirement Accounts (IRA)—Traditional, Roth, and Coverdell Educational Savings Account (CESA)
- IRA Certificate Accounts—6–Month, 1–, 2–, 3– and 5–Years
- Direct Deposit
- Savings Bonds
- ATMs—CU24, CU Here, CUIG, PLUS, EXCHANGE, CIRBUS
- Safe Deposit Boxes (All Offices except Curry Ford)
- Visa Travelers Cheques
- Western Union Wire Service
- Wire Transfer of Funds
- Night Depository
- Drive-in Tellers
- Money Orders
- Official (Cashier’s) Checks
- E-Checks
- Free \$2,500 Accidental Death Insurance
- TONI the Teller—24-Hour Access to Your Accounts
- First & Second Mortgages
- Home Equity Loans
- Home Improvement Loans
- Lot Loans
- Line-of-Credit Loans
- Auto Loans
- Discount Car Sales
- Boat Loans
- Debt Consolidation Loans
- Share Certificate and Share Account Secured Loans
- Loan-By-Phone
- Credit Life and Credit Disability Insurance
- Auto Gap Insurance
- Automobile Warranties
- Automatic Loan Payments
- McCoy Direct OnLine—Your OnLine PC Teller
- McCoy Direct OnLine Bill Payer
- Electronic Statements (E-statements)
- MasterCard
- Visa, Visa Golds & Visa Platinum

# Officers and Managers

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## OFFICERS

Alvin J. Cowans, CCUE.....President/Chief Executive Officer  
Tod W. Mazzocco.....Executive Vice President  
Thomas H. Ennis.....Vice President Lending  
Robert A. Goplen, CCUE/NCCO.....Vice President Finance  
Pamela Mello.....Vice President Compliance/Internal Auditor  
Basil Buchanan .....Vice President Operations

## MANAGERS

Ermalinda C. Owens.....Accounting Manager  
Jose R. Miranda.....Central Florida Parkway Office Manager  
Sheryl W. Quackenbush.....Credit/Debit Card Manager  
Carmen Sierra.....Chickasaw Office Manager  
Cynthia A. Ellis.....Curry Ford Office Manager  
Karen M. Byrd.....Executive Assistant  
Don Donoghue.....Facilities Manager  
Robert Wilson.....Human Resources Manager  
Sylvia V. Valavanis.....Loan Manager  
Giovanna A. Liranzo.....Loan Services Manager  
Laura K. Retherford.....Manager Branch Operations  
Vicki Dyer.....Marketing Manager  
Nancy Otero.....Member Services Manager  
Jody A. Hamilton.....Michigan Office Manager  
Ruth Murphy.....Mortgage Manager  
Dorthy A. Ivester.....Risk Services Manager  
Donald Knopick.....Systems Manager  
Claudio A. Mendes.....Teller Services Manager  
Juan Derieux-Lopez.....West Orlando Office Manager

# Office Locations and Phone Numbers

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## **McCoy Road Office**

1900 McCoy Road  
Orlando, FL 32809

## **Curry Ford Office**

5757 Curry Ford Road  
Orlando, FL 32837

## **Central Florida Parkway Office**

2075 Central Florida Parkway  
Orlando, FL 32837

## **Michigan Office**

35 W. Michigan Street  
Orlando, FL 32806

## **West Orlando Office**

5620 L.B. McLeod Road  
Orlando, FL 32811

## **Chickasaw Office**

502 S. Chickasaw Trail  
Orlando, FL 32825

## **Lobby Hours**

Monday - Thursday  
8:00 AM - 5:30 PM  
Friday  
8:00 AM - 7:00 PM

## **Drive - Ins**

Monday - Thursday  
8:00 AM - 5:30 PM  
Friday  
8:00 AM - 7:00 PM

## **Phone (All Offices)**

407-855-5452

## **Toll Free**

1-888-584-5452

## **Toni-the-Teller**

**(24-hr Phone Account Access)**

407-855-8245

## **Loan-by-Phone**

**(24-hr Phone Account Access)**

407-855-8380, Ext. 1013

## **TDD**

(Telecommunications Device for the Deaf)

407-855-8380

## **E-Mail**

[mccoy@mccoyfcu.org](mailto:mccoy@mccoyfcu.org)

## **Call Center**

407-855-5452 Ext.6

## **Call Center Hours**

Monday - Thursday  
8:00 AM - 6:00 PM  
Friday  
8:00 AM - 6:30 PM

**WEBSITE:**

**[WWW.MCCOYFCU.ORG](http://WWW.MCCOYFCU.ORG)**

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**McCoy Federal**

*Your Full-Service Community Credit Union*

*Celebrating 50 years of service*  
*1954-2004*

