



**Annual Report
2006**

Table of Contents



Chairman's Report	1
Minutes of 52nd Meeting	3
President's Message	6
Lending Report	8
Treasurer's Report	9
Balance Sheet	10
Income & Expense	11
Membership Data	12
Distribution of Income	13
Supervisory Committee Report	14
Nominating Committee Report	15
Board of Directors	16
Supervisory Committee	16
Management Team	17
Community Involvement	18
Financial Services	20
Information	21
Field of Membership Expansion	22

Chairman's Report

McCoy Federal Credit Union returned to our members \$5,520,000 in dividends and interest during 2006. This is what Credit Unions are about—taking care of and servicing its members. And as part of the larger Central Florida community, the Board of Directors continued their support of local schools and projects.

Again this year, the Credit Union had a very good year. Income was up due to three factors: good growth in loans; rising interest rates on investments; and the acceptance of our overdraft protection program. Our loan growth was exceptionally good this year with net loans increasing from \$179.4 million in 2005 to \$232.3 million in 2006.

Due in part to new reporting requirements requiring purging of negative accounts and reclassification of accounts versus members, we saw a slight decline in our membership numbers and a static growth in member deposits. This slowing in deposit growth was not unique to McCoy FCU since many other Credit Unions and financial institutions found that deposit growth was slow or declining.

In last year's Annual Report, we indicated that McCoy Federal Credit Union planned to open our new Apopka Office. We accomplished this and the Apopka Office has had good growth in deposits and loans. The recommendations of our Strategic Plan were implemented and we proceeded with the construction of our 8th Office at the intersection of John Young Parkway and Osceola Parkway. This office is scheduled to open in late May or June, 2007. Amid this activity, our Central Florida Parkway was remodeled and has attracted many favorable comments from our members who use it. Special thanks are due to Tod Mazzocco, our Executive Vice President, for his supervision of and dedication to making these projects possible.

The Credit Union continues to be financially sound and our recent audits and examinations confirm this. The Board of Directors continues to be impressed and thankful for our Senior Management Team which has been together for over fifteen years. They continue to work together to implement new programs, equipment, and services in a timely and trouble-free manner. Two of our Vice Presidents have received new assignments—Ms. Pam Mello as Operations Vice President and Mr. Basil Buchanan as Vice President of Lending.

In 2006, the Board of Directors and staff were saddened by the unexpected death of a long term volunteer, Ruth Heaton. Mr. Urban (Bill) Martin retired from the Board of Directors and Mr. Fred Browne was elected to replace him. Due to his nineteen years of service as a

Chairman's Report continued...

Volunteer, Board Member and former Chairman of McCoy Federal Credit Union, Mr. Martin was elected as Director Emeritus by the Board of Directors.

As your Chairman, I want to thank each Board member, each Volunteer, each staff person and above all—the 59,621 members of McCoy Federal Credit Union for their contributions to our Credit Union. You have continued to make McCoy Federal Credit Union a great Community Credit Union serving Orange County as we attempt to serve our expanded four county field of membership in Lake, Seminole, Osceola and Orange Counties.



Thomas D. Farnsworth, CPA
Chairman

52nd Annual Meeting Minutes

The 52nd Annual Meeting of McCoy Federal Credit Union was called to order by Chairman of the Board Thomas D. Farnsworth at 6:03 p.m., February 22, 2006 in the Community Room of McCoy Federal Credit Union's Administration Building.

Chairman Farnsworth welcomed all present and thanked them for attending. The Chairman called upon Director Bierbaum to lead the Pledge of Allegiance.

Chairman Farnsworth introduced the Directors, the President/CEO, Director Emeritus, Supervisory Committee and the Volunteers and had them stand to be recognized. The Chair then asked for President/CEO Alvin Cowans to provide his presentation.

President Cowans first began by recognizing the Senior Management Team and the staff who were present and thanked them for attending. He also introduced the McCoy Members Financial Services Investment Representative.

President Cowans highlighted McCoy Federal Credit Union's 2005 results. The Credit Union ended the year with assets totaling \$345.2 million, an increase of over \$8.95 million from the year 2004, which is a growth rate of 2.6%. The industry growth in assets was 4.9%. The year-end loan totals for McCoy Federal was \$181.5 an increase of over \$15 million, which equates to a growth rate of 9.29% while the industry was at a 10.6% growth.

McCoy Federal's overall loan portfolio had a little change in the mixture of loans with an increase in total real estate loans from 22% to 26% of the portfolio while used auto loans decreased from 39% to 35% of the portfolio. During 2005, the lending activity was supported by strong demand for new homes, home-equity loans and new automobiles.

The year 2005 ended with the total number of member accounts at 64,000. A slight decline in total membership was experienced in 2005 while we opened 8,127 new accounts; we ended the year with a net reduction of 805 accounts. Membership within the industry only grew by 1.5%. President Cowans emphasized that attracting new members while better serving our existing membership is a key strategic goal for McCoy in 2006.

President Cowans indicated that the National Credit Union Administration uses as one of its measurements for financial soundness, the amount of Credit Union capital and Net Equity Value (NEV). In 2005 McCoy Federal was able to add to our capital \$3.29 million which was an 11% increase.

President Cowans reported the Branch Offices are performing well and each one is a profitable service center. The McCoy Road Office is the largest Office because it was our first Office and it is the location of our Lending and Operations Centers. The Office which is the busiest by

Meeting Minutes continued...

transaction volume and the most profitable is the Central Florida Parkway Office followed by Curry Ford and the L. B. McLeod Offices.

Twenty-five years ago over 20,000 credit union existed in the United States. At the end of the year 2005 the industry had 8,880 credit unions. The industry has been losing credit unions on the average of 445 a year because of financial weakness, sponsorship closures and mergers both friendly and forced.

At the end of 2005, McCoy Federal's 64,000 members and \$345 million in assets ranked McCoy Federal at 406 out of 8,880 credit unions. This placed McCoy Federal in the top 5% of credit unions nation wide. There are 222 credit unions in the State of Florida with 26 of those located in Central Florida. In the State, McCoy Federal is ranked 18th by membership and 25th by assets. In Central Florida which includes Brevard County, McCoy Federal is ranked 4th by membership and 6th by assets.

Economic forecasters feel that inflation should decline to somewhere around 3% in 2006 after rising to 3.4% in 2005. They also indicated that core inflation in 2006 is expected to increase to 2.6%, up from 2.2% last year.

Federal Reserve Board Chairman Ben Bernanke told lawmakers that more monetary policy tightening may be necessary to deal with inflationary pressures ahead. Over the near term, the yield curve is expected to remain flat to slightly invert. It is forecasted that the Federal Funds rate, the 2-year and 10-year Treasury rates will be about 5%, 4.8%, and 5%, respectively, at the end of 2006.

President Bush signed into law a legislation that would raise the limits on retirement account coverage at financial institutions from \$100,000 to \$250,000. The legislative reforms would also permit deposit insurance providers such as the National Credit Union Administration (NCUA), FDIC and others to make inflation adjustments on the \$100,000 coverage limit for regular deposits every five years beginning in 2010.

Looking ahead in 2006 President Cowans reported the Apopka Branch Office grand opening 2nd Quarter; Osceola Parkway Branch Office opening 4th Quarter, finding locations in Ocoee, Windermere and Winter Park areas for Branch Offices; evaluate and implement new loan programs (business loans, student loans, new mortgage loans packages); McCoy Financial Services (investment/brokerage services); new account services (business); continued community outreach.

President Cowans indicated that in 2006 McCoy Federal Credit Union's path of travel is clear and the navigational efforts are precise. McCoy Federal will continue to carry out the Mission as set by the Board of Directors and the Congress of the United States but more importantly the desires of the members of McCoy Federal Credit Union.

Meeting Minutes continued...

In 2006 McCoy Federal will travel the path that will provide the members a safe, sound and competitive place for their securities. A path that will provide members provident purposes products at competitive prices. A path that will provide members with alternative financial services in order to help stabilize the credit structure of the United States. And a path that will provide convenience to members in order to help them achieve their financial goals.

In conclusion, President Cowans stated that the Board of Directors, Management and Staff will continue to map out the path that will best serve our members and the Orange County Community while navigating around whatever obstacles might come our way. President Cowans thanked everyone for being a part of making it all happen.

The Chairman thanked President Cowans for his enlightening presentation. The Chair asked the Secretary if there was a quorum present. Mrs. Janet Brewer, Secretary, replied in the affirmative. There being a quorum, the Chairman declared the 52nd Annual Meeting of McCoy Federal Credit Union in session.

The Minutes of the 51st 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 Chairman 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 Committee Report. There were no questions to any of the Official Reports.

Chairman Farnsworth then called on the Chairman of the Nominating Committee for his report. Mr. Register reported there were no nominations by petition. There being no other nominations, Mrs. Janet E. Brewer, Mr. Fred H. Bierbaum, Sr., and Mr. Richard J. Albert were each nominated for a term of three years. 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 Farnsworth closed the Business Meeting and declared the 52nd Annual Meeting adjourned at 6:33 p.m., February 22, 2006.



Janet E. Brewer
Secretary



Thomas D. Farnsworth, CPA
Chairman

President's Message

Credit Unions are financial institutions run by people who belong to them (members), and who share common financial goals and desires. Credit unions' not-for-profit status means we exist for the purpose of maximizing service and enriching the member/owners. From within the membership a group of individuals are elected to develop policies and strategic direction, which would provide financial benefit to the membership. One of the most least-understood components of the credit union brand is its democratic control. Democratic control ensures that credit unions will be run for the benefit of its members and the communities.

The most marketed strength of the credit union value proposition is its service to the membership, lower loan rates, higher savings/investment rates and lower service fees. Those values are the cornerstones built by credit unions in the United States over the last 100 years in achieving member satisfaction and loyalty. It is the most effective way for credit unions to differentiate ourselves from our for-profit competitors.

Loyalty is a powerful concept. Earned or lost, it has a major impact on financial performance. Loyalty can make the difference between growth, stagnation, or failure. Credit unions, like other cooperatives since the mid-19th century, face the fundamental challenge of earning our members' loyalty. How do we balance the economic and bottom line realities of managing a thriving business while also providing maximum value to our members/owners, thus hopefully earning their trust and loyalty?

We recognize that loyalty today is rarely earned by price, product, or convenience alone. There are simply too many choices available to members now, and most financial products and services are considered commodities. The Board of Directors, Management, and staff here at McCoy understand that we must market our products, services and technology as part of a larger package that enhances the cooperative value proposition of the credit union brand.

Consolidation of the credit union industry presents a challenge to credit unions over the next few years. Experts, expect the number of credit unions to decline by some 350 per year. Consolidation is taking place for a number of reasons. Some credit unions are finding it difficult to attract and retain qualified employees. Deregulation over the last 25 years has increased the size and level of competition, putting downward pressure on earnings. Credit unions' regulatory burden also contributes to consolidation.

Savings growth over the last two years has been the slowest in credit union history. Many factors, both domestically and internationally, kept spending levels high and therefore savings flows low, fostering significant changes in credit union balance sheets and income statements. Americans continue to collectively outspend their income. Although final numbers are not yet in, it appears that the personal savings rate was negative in 2006 for the second consecutive year.

President's Message continued...

Overall, experts indicate that 2007 could be the most challenging year for credit unions in a generation. From an economic standpoint it is felt that the economy is headed toward a low-growth scenario over the next few years. Credit unions may experience faster savings but slower loan growth and that the flat yield curve along with a slowing housing market will continue to depress margins. With capital levels near record levels, credit unions are in a strong position to provide quality financial products and services to its' members and compete effectively in the ever changing financial service marketplace.

McCoy finished the year in a very safe and sound financial position as outlined by the committee and financial reports within the annual meeting booklet. Ranked in the top 5% of the 8,722 credit unions nation wide, McCoy is part of an elite group of credit unions in the financial services market. There is as small of a percentage of credit unions designed to service a field of membership made up of a geographical area defined as a community.

Many occupational credit unions are now converting to community based fields of membership, unaware of the community commitment required. McCoy has been partnering with its community field of membership for over 25 years. We not only provide financial products and services to the people of the community, we also contribute to the community through sponsorships, donations, seminars, presentations, memberships, volunteers, and staff involvement. McCoy prides itself on being involved and an intricate part of the community.

We are positioned to take on successfully the challenges facing us in 2007. The Board of Directors, Management and Staff are committed to continue looking for ways that will bring more value and better service to our members.

We thank you for the opportunity to service your financial needs and help you towards reaching your financial goals. We pledge to continue to strive to earn your trust and loyalty in 2007.



Alvin J. Cowans, CCUE
President/CEO

Lending Report

In 2006, McCoy had one of the best years of providing loans to the membership in the history of the Credit Union. The Loan Department received and approved a record number of loans during the year. The activity was well balanced among mortgage loans, new auto loans and used auto loans. Although mortgage loans led the way in dollar growth (\$21.8 million - 40%), new automobiles led the way in percentage growth (47% - \$16.8 million).

McCoy loan growth out paced our peer group and the national averages in 2006. Total loan growth for all Credit Unions was 8.7% (13.2% real estate – 6.2% new auto).

While we gear up for continuing to provide the best lending service to our members possible we note that economist predict a slowing of loan activity in 2007. It is predicted that while the interest rate outlook remains favorable for real estate secured lending, the concentration of loans, the tightening of underwriting standards, and the expected deterioration in credit quality is expected to constrain overall loan portfolio growth.

Economist also predict that the housing market will remain a drag on the economy, that new home sales may stabilize as builders slow the pace of housing starts and continue to offer incentives to reduce inventory levels.

While the softening of the housing market is expected to have a significant impact on the economy well into this year, relatively strong levels of consumer spending and business investment are expected to allow for economic growth in 2007.

Our 2006 year-end loan highlights:

18,695 Loans and Credit Cards approved
\$155.9 million

Total Loan gain
\$51.5 million

Total Loan growth
29.38%

Year-end Total Gross Loan portfolio
\$234.9 million

Treasurer's Report

2006 started out with a strong economy that grew and remained strong for the entire year. Likewise, the Stock Market continued to grow and hit an all time high at the close of the year. Your Management Team was able to take advantage of these strong markets and help McCoy Federal Credit Union to grow on a sound financial footing.

The request for member loans remained very strong with a net outstanding balance of \$232 million. Loan delinquency stayed under control and in line with the national averages. Our FTN Financial Group management of our investments held firm with a strong Bond Market, and the net growth of McCoy Federal Credit Union continued to grow with total assets of \$385 million. Income remained strong and operational expenses were in line with our 2006 budget.

McCoy Federal Credit Union continued to offer some of the highest dividend rates in our service area, and our free checking and free bill payer programs were well received by the membership. All in all 2006 was a very successful year for the credit union and the membership. It's my pleasure to serve the membership and McCoy Federal Credit Union.

ASSETS

\$385,398,001

An increase of \$40,234,930 and a 12.66% growth rate

MEMBER DEPOSITS

\$306,196,478

NET LOANS

\$52,854,991

TOTAL GROSS LOAN PORTFOLIO

\$234,898,197

NET WORTH/ASSETS POSITION

\$37.2 million Net Worth ratio 9.846%

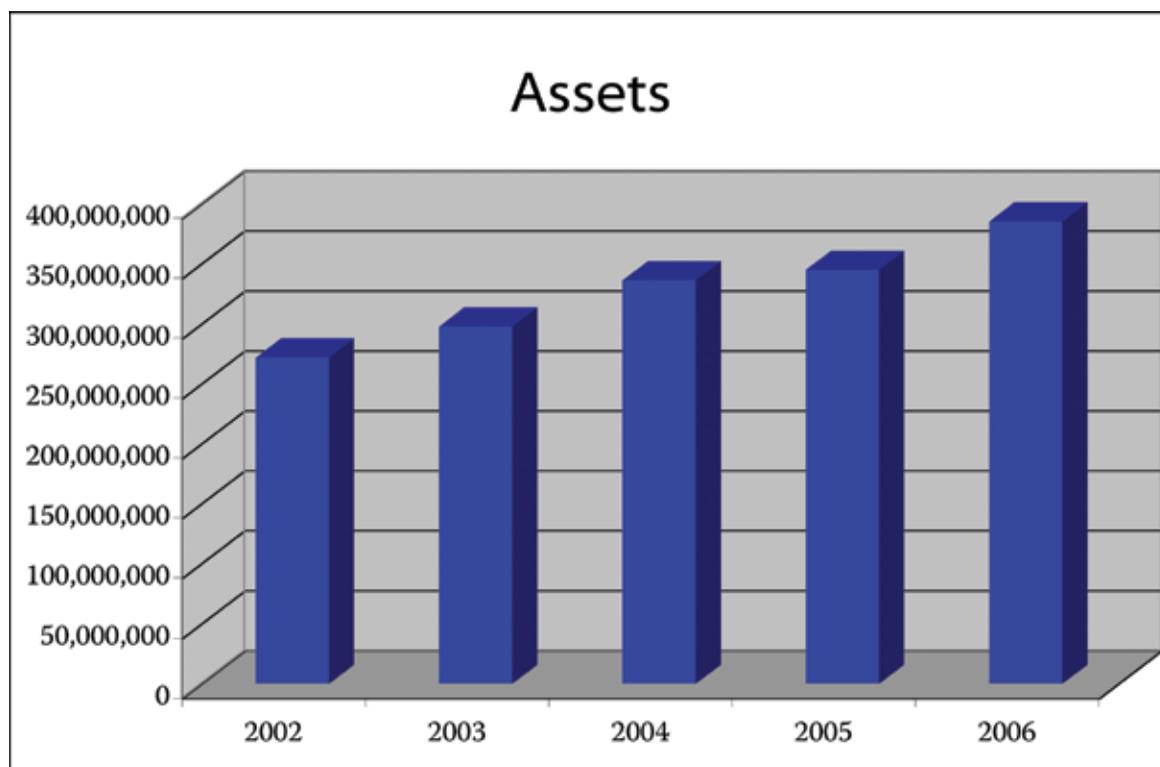
An increase of \$4.05 million and 12.22% growth



Frederick H. Bierbaum, Sr.
Treasurer

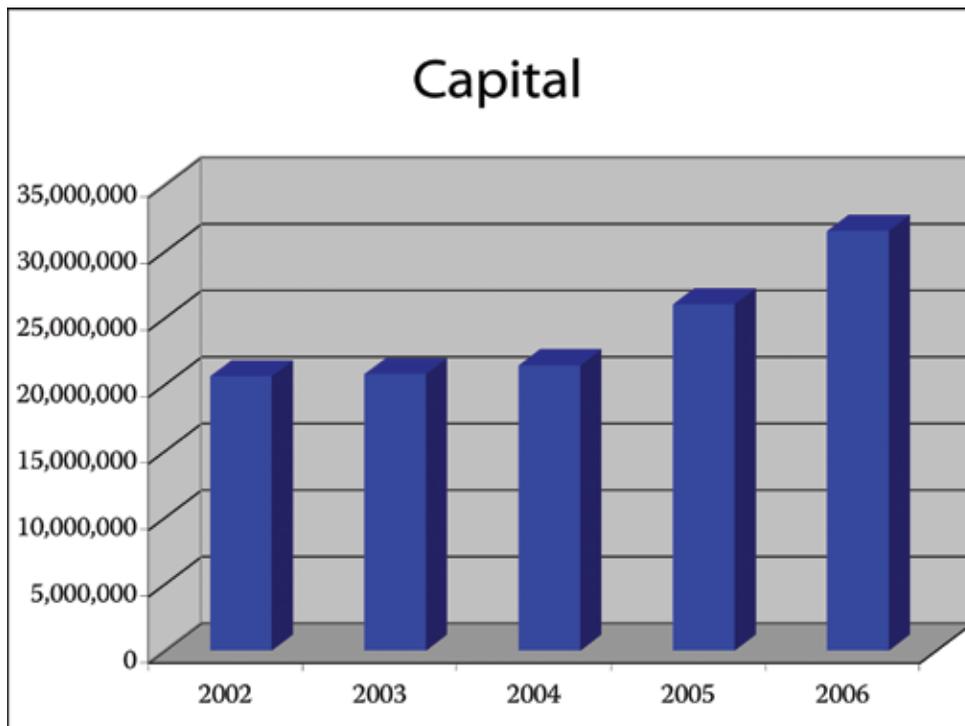
Balance Sheet

	2002	2003	2004	2005	2006
Assets					
Loans (net)	\$139,280,818	\$152,816,131	\$164,168,313	\$179,423,380	\$232,278,371
Cash & Accounts					
Receivable	\$18,328,326	\$17,700,861	\$18,748,273	\$17,965,222	\$20,110,720
Investments	\$98,785,598	\$109,624,143	\$129,595,084	\$122,679,877	\$105,233,850
Facilities & Fixed Assets	\$11,690,763	\$13,685,514	\$15,498,979	\$16,184,354	\$17,703,949
All Other Assets	\$3,803,428	\$4,007,422	\$8,198,763	\$8,910,238	\$10,071,111
Total Assets	\$271,888,934	\$297,834,070	\$336,209,412	\$345,163,071	\$385,398,001
Liabilities & Equity					
Accounts Payable	\$3,464,736	\$2,279,453	\$2,712,206	\$4,265,218	\$42,026,788
Share Accounts	\$190,002,436	\$210,208,559	\$250,972,403	\$243,522,350	\$214,117,193
Certificates	\$53,442,784	\$57,370,305	\$52,692,222	\$64,248,089	\$92,079,286
Regular Reserve	\$2,995,235	\$2,995,235	\$2,995,235	\$2,995,235	\$2,995,235
Contingency Reserve	\$21,933,742	\$24,930,518	\$26,787,347	\$30,082,179	\$34,129,500
Undivided Earnings	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Total Liabilities	\$271,888,933	\$297,834,070	\$336,209,412	\$345,163,071	\$385,398,001



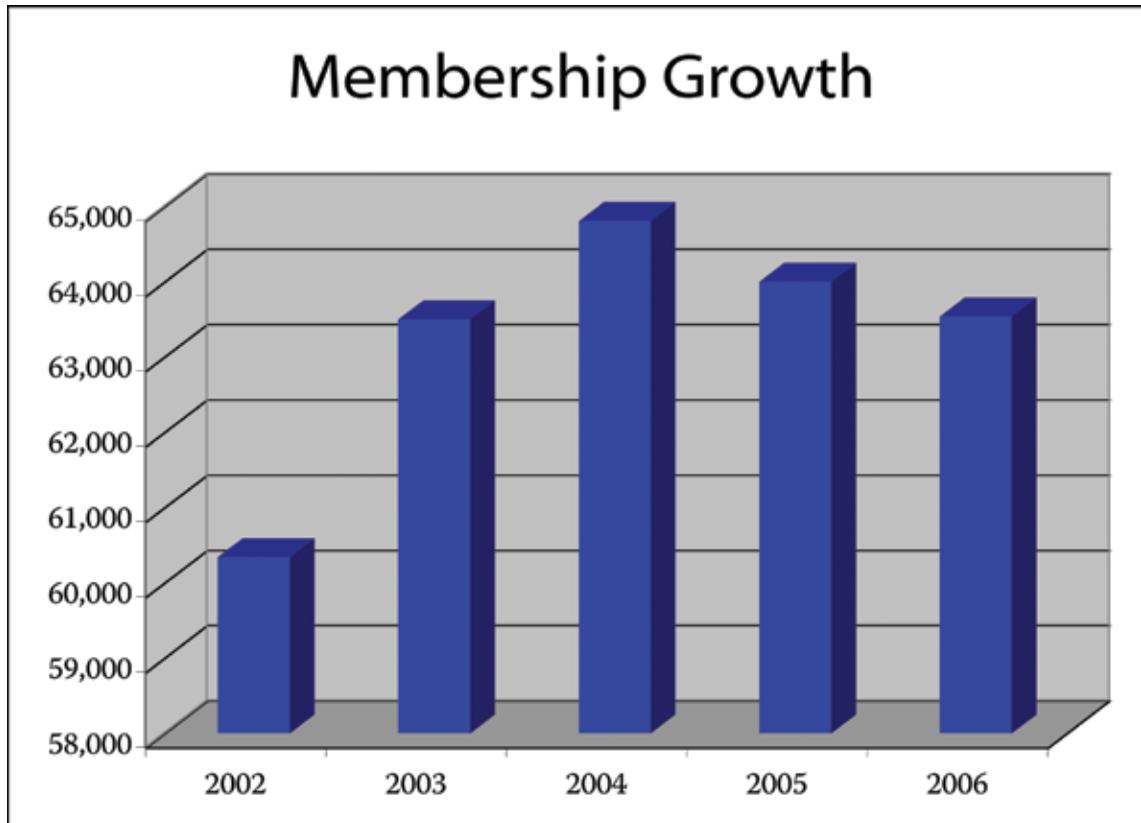
Income & Expenses

	2002	2003	2004	2005	2006
Income					
From Loans	\$11,579,248	\$11,352,721	\$11,805,154	\$12,404,492	\$14,237,070
From Investments	\$3,519,341	\$3,485,029	\$3,223,253	\$4,042,356	\$4,450,426
From Other Sources	\$5,673,980	\$6,587,290	\$6,740,963	\$9,589,231	\$12,855,218
Gross Income	\$20,772,568	\$21,425,040	\$21,769,370	\$26,036,078	\$31,542,714
Expenses					
Compensation	\$5,844,129	\$6,003,013	\$6,651,700	\$7,044,984	\$7,980,923
Office Occupancy	\$717,729	\$756,403	\$917,120	\$1,095,985	\$1,331,002
Office Operations	\$2,562,082	\$2,307,590	\$2,334,500	\$2,414,272	\$2,935,340
Advertising	\$306,900	\$240,916	\$275,576	\$367,084	\$762,985
Collection Expense	\$504,274	\$666,059	\$812,311	\$1,026,330	\$1,332,242
Professional Services	\$1,510,484	\$1,601,867	\$1,569,891	\$1,972,721	\$2,913,467
All Other Expenses	\$766,118	\$649,153	\$809,153	\$961,288	\$2,170,312
Provision for Loan Loss	\$1,505,000	\$1,928,141	\$2,874,692	\$2,626,155	\$3,272,798
Total Operation Expense	\$13,716,715	\$14,153,142	\$16,244,944	\$17,508,820	\$22,699,069
Net Income from Operations	\$7,055,853	\$7,271,898	\$5,524,427	\$8,527,258	\$8,843,644
Dividends Paid to Members	\$5,014,926	\$3,886,976	\$3,414,197	\$4,171,888	\$5,519,710
Contribution to Capital	\$2,040,927	\$3,384,922	\$2,110,230	\$4,355,370	\$3,323,934



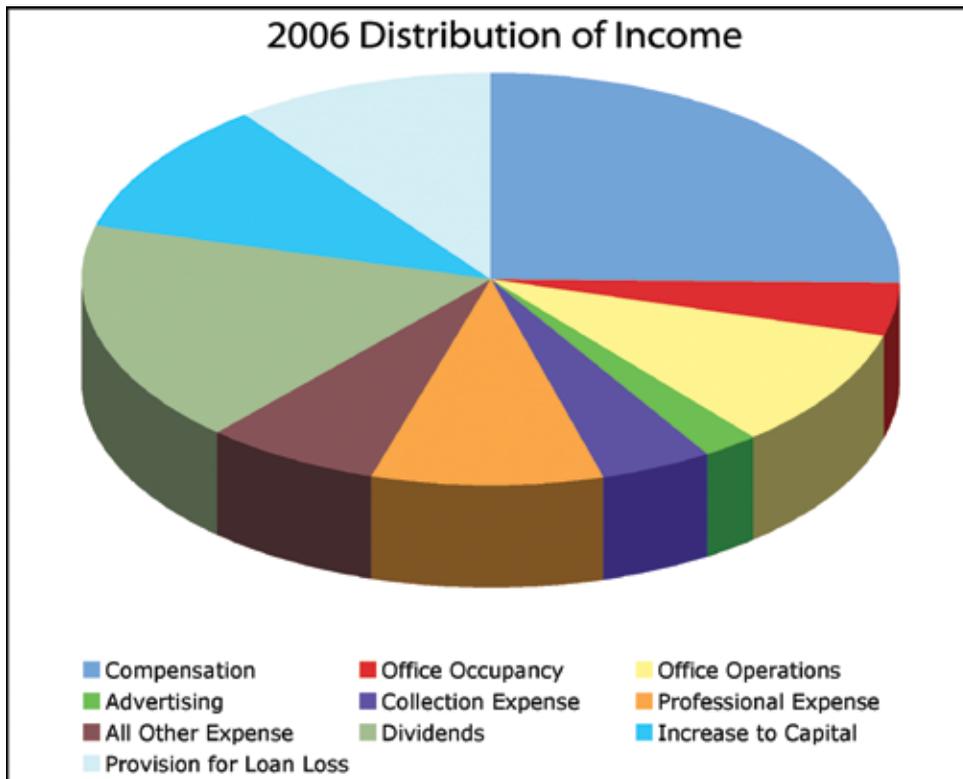
Membership Data

	2002	2003	2004	2005	2006
Total Membership	60,339	63,499	64,805	64,000	63,538
Potential Membership	350,000	350,000	350,000	964,865	964,865
Penetration of Potential	17.24%	18.14%	18.52%	6.63%	6.59%
Financial Data (Per Member)					
Income	\$344	\$337	\$336	\$407	\$496
Expenses	\$227	\$223	\$251	\$274	\$357
Net Income	\$117	\$115	\$85	\$133	\$139
Dividends	\$83	\$61	\$53	\$65	\$87
Average Share Balance	\$4,035	\$4,214	\$4,686	\$4,809	\$4,819
Number of Loans	22,787	24,440	23,907	23,359	26,499
Average Loan Balance	\$6,112	\$6,253	\$6,867	\$7,681	\$8,766
Financial Ratios					
Return on Loans	8.25%	7.76%	7.33%	7.21%	6.93%
Return on Investments	3.83%	2.95%	2.68%	5.15%	4.55%
Return on Assets	8.00%	7.26%	6.87%	7.58%	8.61%



Distribution of Income

	2002	2003	2004	2005	2006
Compensation	28.13%	28.02%	30.56%	27.06%	25.30%
Office Occupancy	3.46%	3.53%	4.21%	4.21%	4.22%
Office Operations	12.33%	10.77%	10.72%	9.27%	9.31%
Advertising	1.48%	1.12%	1.27%	1.41%	2.42%
Collection Expense	2.43%	3.11%	3.73%	3.94%	4.22%
Professional Expense	7.27%	7.48%	7.21%	7.58%	9.24%
All Other Expenses	3.69%	3.03%	3.72%	3.69%	6.88%
Dividends	24.14%	18.14%	15.68%	16.02%	17.50%
Increase to Capital	9.83%	15.80%	9.69%	16.73%	10.54%
Provision for Loan Loss	7.25%	9.00%	13.21%	10.09%	10.38%



Supervisory Committee Report

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.
- Prepare and make available an annual report presented to members at the annual meeting.

An annual Federal examination of McCoy Federal Credit Union was found by the National Credit Union Administration (NCUA) not to be necessary in 2006. 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 has consistently graded out either a one or two for many years. Our financial safety and soundness, our quality of management, and our business plans had been graded exceptional with practically no flaws. NCUA did do a mid-year risk assessment on our lending operations and found no reportable exceptions to rules, regulations or policies.

Orth, Chakler, Murnane and Company, Certified Public Accountants (CPAs), performed an annual audit of our financials for the year ending September 30, 2006, 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, 2006 and 2005, 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."

McCoy Federal continues to seek additional ways to improve efforts toward better security and safeguarding members' assets. Thus in doing so there will be additional audit functions performed by our external audit firm during 2007.



Dennis M. Johnson
Director
Chairman Supervisory Committee

Nominating Committee Report

As required by our Bylaws and as published in the October 2006 newsletter, said Committee submitted three 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



Mr. Thomas D. Farnsworth
Term 3 years



Mr. Charles L. Wiles
Term 3 years



Mr. Dennis M. Johnson
Term 3 years



Mr. Fred S. Browne, Jr.
Term 1 year

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.



James B. Register
Director
Chairman Nominating Committee

2006 Board of Directors



Mr. Thomas D. Farnsworth
Chairman



Mr. Charles L. Wiles
Vice Chairman



Mr. Fred H. Bierbaum, Sr.
Treasurer



Mrs. Janet E. Brewer
Secretary



Mr. James B. Register
Director



Mr. Dennis M. Johnson
Director



Mr. Richard W. Tressler
Director



Mr. Richard J. Albert
Director



Mr. Fred S. Browne, Jr.
Director



Mr. Urban W. (Bill) Martin
Director, Retired

Supervisory Committee

Mr. Dennis M. Johnson	<i>Chairman</i>
Mrs. Myra M. Markham	<i>Member</i>
Mrs. Robinette McLeroy	<i>Member</i>
Mrs. Janet Warren	<i>Member</i>

Management Team

Officers

Alvin J. Cowans, CCUE	<i>President/Chief Executive Officer</i>
Tod W. Mazzocco	<i>Executive Vice President</i>
Robert A. Goplen, CCUE/NCCO	<i>Vice President, Finance</i>
Pamela Mello, NCCO	<i>Vice President, Operations</i>
Basil Buchanan	<i>Vice President, Lending</i>
Donald Knopick	<i>Vice President, Information Technology</i>

Managers

Linda C. Owens	<i>Accounting Manager</i>
Jose R. Miranda	<i>Apopka Manager</i>
Laura K. Retherford	<i>AVP of Operations</i>
Jimena Miranda	<i>Call Center Manager</i>
Gladys Perez	<i>Central Florida Pkwy Manager</i>
Carmen Sierra	<i>Chickasaw Trail Manager</i>
Jim Allander	<i>Compliance Manager</i>
Karen Wallace	<i>Credit Card Sales Manager</i>
Melissa Caraballo	<i>Curry Ford Road Manager</i>
Karen M. Byrd	<i>Executive Assistant</i>
Don Donoghue	<i>Facilities Manager</i>
Jody A. Hamilton	<i>Floating Manager</i>
Robert Wilson	<i>Human Resources Manager</i>
William Young	<i>Lending Manager</i>
Giovanna A. Liranzo	<i>Loan Services Manager</i>
Nancybel Otero	<i>Manager of Branch Operations</i>
Wayne Schneck	<i>Marketing/Business Development Manager</i>
Michael Shipp	<i>McCoy Road Manager</i>
Claudio A. Mendes	<i>Michigan Street Manager</i>
Courtney DeWitt Jackson	<i>McCoy Financial Services Coordinator</i>
Ruth Murphy	<i>Mortgage Manager</i>
Dorthy A. Ivester	<i>Risk Services Manager</i>
Juan Derieux-Lopez	<i>West Orlando Manager</i>

2006 Community Involvement



Preparing Tomorrow's Leaders for Success and Service



2006 Community Involvement



Hi-Tech Tutoring Center, Inc.



KNIGHTS OF COLUMBUS
IN SERVICE TO ONE. IN SERVICE TO ALL.

Financial Services

- Regular Share (Savings) Accounts with dividends
- Share Draft (Checking) Accounts with Overdraft Protection & Overdraft Privilege
- McCoy Federal Visa Debit Card
- Money Management Share Accounts (MMSA) with dividends
- 6-Month, 1-, 2-, 2 ½-, 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-, 2 ½-, 3- and 5-Years
- Youth Savings Accounts (ages 5 - 17)
- Golden Eagle Club (ages 55 & over)
- Direct Deposit
- Savings Bonds
- ATMs—CU24, CU Here, PLUS, EXCHANGE, CIRRUS, Pulse
- Safe Deposit Boxes (All Offices except Curry Ford and Osceola Parkway)
- Visa Travelers Cheques
- Visa Gift Cards
- Western Union Wire Service
- Wire Transfer of Funds
- Night Depository
- Drive-in Tellers
- Money Orders
- Official 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
- Boat Loans
- Debt Consolidation Loans
- Share Certificate & Share Account Secured Loans
- Credit Life and Credit Disability Insurance
- Auto Gap Insurance
- Automobile Warranties
- Automatic Loan Payments
- 24 Hour Loan by Phone
- OnLine Loan Applications
- McCoy Direct OnLine—Your OnLine PC Teller
- McCoy Direct OnLine Bill Payer
- Electronic Statements (E-statements)
- E-Checks (OnLine)
- MasterCard
- Visa, Visa Gold, & Visa Platinum

www.McCoyFCU.org



Information

Office Locations



- 1 McCoy Road Office**
1900 McCoy Road
Orlando, FL 32809
- 2 Curry Ford Office**
5757 Curry Ford Road
Orlando, FL 32822
- 3 Central Florida Parkway Office**
2075 Central Florida Parkway
Orlando, FL 32837
- 4 Michigan Office**
35 W. Michigan Street
Orlando, FL 32806
- 5 West Orlando Office**
5620 L.B. McLeod Road
Orlando, FL 32811
- 6 Chickasaw Office**
502 S. Chickasaw Trail
Orlando, FL 32825
- 7 Apopka Office**
931 N. Park Avenue
Apopka, FL 32712
- 8 Kissimmee Office**
1221 W. Osceola Parkway
Kissimmee, FL 34741
Opening 2nd Qtr 2007

Mailing Address

McCoy Federal Credit Union
P.O. Box 593806
Orlando, FL 32859-3806

Web Site

www.mccoyfcu.org

Email

mccoy@mccoyfcu.org

Phone Numbers

Phone (All Offices)
407-855-5452
Toll Free 1-888-584-7701

Call Center

407-855-5452

Toni-the-Teller

24-hr Phone Account Access
407-857-8245
Toll Free 1-888-584-8268

TDD

Telecommunications
Device for the Deaf
407-855-8380

Hours of Operation

Lobby Hours

Monday - Thursday
8:30 AM - 5:00 PM
Friday
8:30 AM - 6:30 PM

Drive - Ins

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

Call Center Hours

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

2007 Field of Membership



McCoy Federal

Your Full-Service Community Credit Union

Now reaching out to:
**Orange, Osceola, Seminole, and Lake
Counties**

