



**2008**

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# Chairman's Report

Stock market crashes. Mortgage loan lenders collapse. National banks go out of business. The United States Government bails out the Banking and Automobile industries. The worst financial condition of our country since the great depression of 1929. One of the bright spots in this financial mess is the Credit Union industry which rose SAFE, SOUND and Secure.

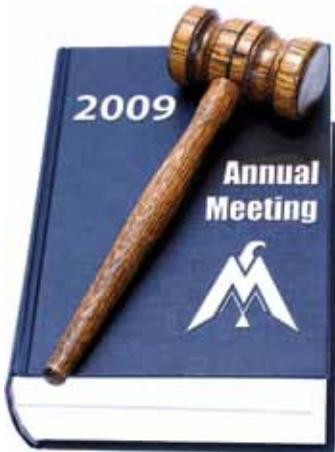
As these national financial problems began to unravel and filter down to our local level the McCoy Board of Directors and Senior Management realized that programs must be setup to help our membership. Members who would be living on reduced income, or being laid off their jobs. Programs that would help save their homes, automobiles and their personal credit. I am happy to report that the programs we have put into place are working and we are helping many of our members through these difficult times. We are also keeping account charges down, we still offer free checking and bill payer and we are a full service credit union.

What about the economy? Our country is in some very serious indebtedness and recovery will be very slow over the next two years. The government has not solved the problems with the Auto industry nor has the government put to rest the financial problems with the Banks, Brokerage and Mortgage Companies. Government does not know if the bail out programs will work and there is always the possibility that they could fail. McCoy Federal Credit Union Board of Directors and Senior Management will continue to serve its members with sound business practices and design programs to help our members though these trying times.



**Frederick H. Bierbaum, Sr.**  
*Chairman*

# 54th Annual Meeting Minutes



The 54th Annual Meeting of McCoy Federal Credit Union was called to order by Chairman of the Board Frederick H. Bierbaum at 6:05 p.m., February 20, 2008 in the Community Room of McCoy Federal Credit Union's Administration Building.

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

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 54th Annual Meeting of McCoy Federal Credit Union in session.

Chairman Bierbaum introduced the Directors, the President/CEO, Director Emeritus, Supervisory Committee and the Volunteers and had them stand to be recognized.

Chairman Bierbaum provided the remarks for the evening. He indicated being proud and happy to report that McCoy Federal Credit Union in on a very sound financial base. In 1909 there was only one credit union in the country. The credit union industry peaked in 1965 with 23,876 credit unions. And in 2007 there were 8,374 credit unions remaining. The industry is losing one credit union a day due to mergers or just closings. Banks and savings and loans are also being bought out, merged or going out of business. What is happening in the financial industry is we are getting Super banks and Super credit unions that can offer the services and technology needed to serve our members. McCoy Federal Credit Union is becoming one of the Super credit unions with \$385 million in assets, 64,000 members, nine branch offices in four counties and offering our members full services. McCoy Federal is ranked fourth in the area and is considered a leader in the financial industry.

Chairman Bierbaum reported 2008 as being a challenging year for McCoy Federal Credit Union. The Management Team and Board must keep the cost of operations and funds down while increasing our profits and assets. The Chairman indicated he felt confident that the Credit Union will have the experience to see us through these trying times and keep McCoy Federal Credit Union on a sound financial basis.

The Chair then called upon President/CEO Alvin Cowans. President Cowans recognized individually the Senior Management Team and the staff who were present.

The Minutes of the 53rd 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.

*Meeting Minutes continued...*

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 Report. There were no questions to any of the Official Reports.

Chairman Bierbaum then called on the Chairman of the Nominating Committee for his report. Mr. Richard Albert reported there were no nominations by petition.

There being no other nominations, Mr. James B. Register, Mr. Richard W. Tressler and Mr. Fred S. Browne, Jr. 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 Bierbaum closed the Business Meeting and declared the 54th Annual Meeting adjourned at 6:25 p.m., February 20, 2008.



**Janet E. Brewer**  
*Secretary*



**Frederick H. Bierbaum, Sr.**  
*Chairman*

# President's Message

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McCoy Federal Credit Union has been providing financial products and services to the Central Florida area for over 54 years. We have not changed our mission, our vision, or our focus in bringing the best financial services to our membership and the Central Florida Community. Our Home Office is still right here in Central Florida. We have not had to change the ownership of the Credit Union, or our volunteer Board of Directors. The Senior Management Team has been together for over 15 years and we have not had to call on the Federal Government to bail us out of any financial problem. Yet, we have operated within the same economic environment, recessionary down turn, and housing market crash as our banking competitors.

In the last six months of 2008 we had witnessed the largest thrift failure in U.S. history, (IndyMac), the largest bankruptcy filing in U.S. history (Lehman Brothers), and Congress granting an unlimited line of credit to two Governmental Agencies (Fannie Mae, Freddie Mac), which were later placed into conservatorship. We also witnessed two major investment banks (Goldman Sachs, Morgan Stanley) convert to bank holding companies, and one (Merrill Lynch) get acquired by a bank. Then the FDIC seized Washington Mutual and sold its assets making it the largest financial institution failure in U.S. history.

It is obvious that the government is going to focus on stabilizing the financial system, and once the dust settles the government will undertake what will likely be the largest overhaul in financial history. In the long haul there will emerge a much healthier financial system, one that will grow at a slow sustainable pace.

While our government examines how different components of the financial system fared through this crisis, credit unions will emerge as the shining stars. Once again the credit union industry, the National Credit Union Administration and its insurance fund (National Credit Union Share Insurance Fund), was able to keep its financial system functioning in a safe and sound manner throughout this entire debacle. Although within the industry we had a few stumbles in 2008, we have not had the enormous problems that the banking industry, investment firms and mortgage brokerage firms had and that are costing the U.S. taxpayers billions of dollars. The credit union industry has never had to be bailed out by the Federal Government.

Credit unions were not part of the problem and should not be tarred with the same brush as those who were. Credit unions have been and will continue to be part of the solution. Throughout this crisis we continue to do what we have done successfully for years, serve our members, provide them with competitive savings and loan options, and be a safe harbor for their financial needs. In 2009 a massive government bailout program will come at a price beyond the cost to taxpayers. The public will not accept simple government guarantees of banks, thrifts, investment banks and mortgage brokerage firms without changes in the ways these components of the financial system operates. There will no longer be "business as usual". The entire regulatory and oversight structure will probably be overhauled.

*President's Message continued...*

In times like these be assured that McCoy Federal Credit Union will continue to work hard at bringing you the highest level of financial services possible, and all the financial products which make us the right choice to being your primary financial institution.

In 2008 McCoy Federal was able to:

1. Open a new branch office in Clermont (Lake County)
2. Purchase a branch facility in Ocoee (to open in May 09')
3. Partner with Central Florida Healthcare Federal Credit Union to bring added membership, branch locations, staffing and assets.
4. Begin construction on new branch location in Lake Nona area (to open in February 09')
5. Complete Business Account/lending analysis (to begin offering first quarter 09')
6. On-line account opening

While credit unions are likely to see some changes within the industry and on the regulatory side as a result of the financial fall-out. Your credit union will stand strong within whatever new financial system that is the result of the Feds overhaul and be as safe and sound as we are today. We will be your financial provider for another 50 plus years. Tell a family member or friend to become a part of one of the finest financial institutions in Central Florida and witness the McCoy experience first hand.

The Board of Directors, Volunteers, Management and Staff are dedicated to making your experience with McCoy Federal Credit Union, pleasant, rewarding and exciting. We appreciate you allowing us the opportunity to provide you financial products and services to meet your financial needs and reach your financial goals.



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

# Lending Report

A slowing economy, rising unemployment which is a key indicator for the overall economy, and high gas prices had a major impact on our Credit Union members in 2008. A drop in housing market values which triggered an increase in mortgage defaults and new housing starts continuing to decline created a steep rise in loan delinquency and loan charge-offs. Job layoffs and hour cut backs attributed to the highest loan delinquency rates throughout the entire credit union industry in more than 10 years. It is obvious that the U.S. is in a nasty recession and the entire financial market is feeling the effects of it.

As we herald in 2009, there were a lot of lessons from the previous year that were brought over into the New Year. McCoy Federal Credit Union also faced its share of high delinquency and charge-offs but we were determined to stay the course and help our members through these difficult times. As members are being affected by the souring economy, credit unions are making every effort to work with members with loan modifications, extensions and loan restructuring. We see massive and creative policy actions used in an attempt to stabilize the financial markets and prop up the economy.

It became apparent that we had to re-evaluate our loan products to gain a better perspective of our current position. In doing so, we tightened our under writing and approval procedures in an effort to minimize our risk exposure. As a consequence our loan volume suffered. There was a decline in our loan volume due to the fact that we severed ties with a number of car dealers who showed signs of financial trouble or other forms of instability.

As gas prices rose and car values eroded, coupled with the fact that the nation was experiencing record unemployment levels, it became increasingly difficult to make car loans. We were also challenged to find creative ways of assisting our members so that they could weather the storm of a declining economy. Our goal was simple, if the members took the time to call us because of their inability to meet their obligation on a debt, then it is our duty to find a way to help that member in any way possible. Loans were rewritten, vehicles returned, any and all possibilities were considered to help the member get back on track.

The effects of a declining economy crept into our mortgage portfolio as we navigated through the year. We went into the uncharted territory of mortgage delinquency. Our mortgage underwriting historically has been very conservative and as a result of that we have always experienced little to no mortgage delinquency. With the economic downturn, we have had to modify some mortgages.

There are no guarantees in this market but our loan portfolio offers the best avenue to maximize our return on investment. To that end, as we wade through a tumultuous economy we cannot abandon our lending activities. There are inherent risks in every loan regardless of how strong our policies and procedures are, because a member's financial situation can change in an instant. We are being challenged constantly to devise creative ways to help our members keep their homes as well as their vehicles. We will meet that challenge as we implement new strategies and continue to manage our risk across the lending spectrum.

## Our Loan Activities in 2008 were:

<b>Loans and Credit Cards Approved</b>	<b>Net Loan Growth</b>
7,580	14.95%
<b>Net Loan Gain/Loss</b>	<b>Year-end Gross Loan Portfolio</b>
\$36,386,413	\$287,697,140

# Treasurer's Report

The current economic recession has caused many businesses to have cut backs on expenses and find ways to bring additional cost savings in order to avoid extreme business down-sizing. Job layoffs have mounted and the housing market crumble have caused significant damage to equity values and consumer confidence. In recognizing this it became obvious that credit unions would not be immune from this financial crisis and McCoy's balance sheet reflected the impact the crisis had on our members.

In addition, automotive sales took a downward spiral, followed by additional job losses spread out through many industries. We witnessed the impact the crisis had on our members and the general public's ability to meet their debt obligations. Credit unions typically are some of the most regulated and conservatively run financial institutions in this country. We have not had to ask Congress to bail us out of any financial crisis that has hit the financial market and we have not cost the tax payers any money to fund a recovery. McCoy's conservative policies have kept us from being in the position that many financial institutions find themselves in today. Also, Healthcare Federal Credit Union brought very similar practices when we merged and it has been a good match resulting in an even stronger Credit Union.

In general, credit unions at large are in a much better financial position than other financial institutions. In 2008 we continued to have significant loan losses for the year and had to transfer additional monies from our capital to our allowance for loan losses reserve. This in turn resulted in negative net earnings for the year-to-date 2008. The loan loss transfer had little effect on the Credit Union's over all net worth and by regulatory standards we remained "well capitalized" at 9.28%.

That being said, McCoy continues to be on very solid ground, safe and sound during these difficult times. This is confirmed by the opinions of our outside CPA auditors as well as the National Credit Union Administration.

Our Credit Union has kept the members' interest in the forefront, helping us all get thru these difficult times. We can expect to continue providing attractive, competitive loan and dividend rates to our membership in the coming days. Our new Business Services endeavor will not only strengthen our institution, but will be a source for our business members to turn to in a tight credit market. We have two new branches coming on line early 2009 which will further strengthen our financial position and expand our service to the community and better serve our members.

In our quest to continue adding services to meet our members' needs, it is our commitment to do so responsibly, to protect and grow your assets as owners of McCoy Federal Credit Union.

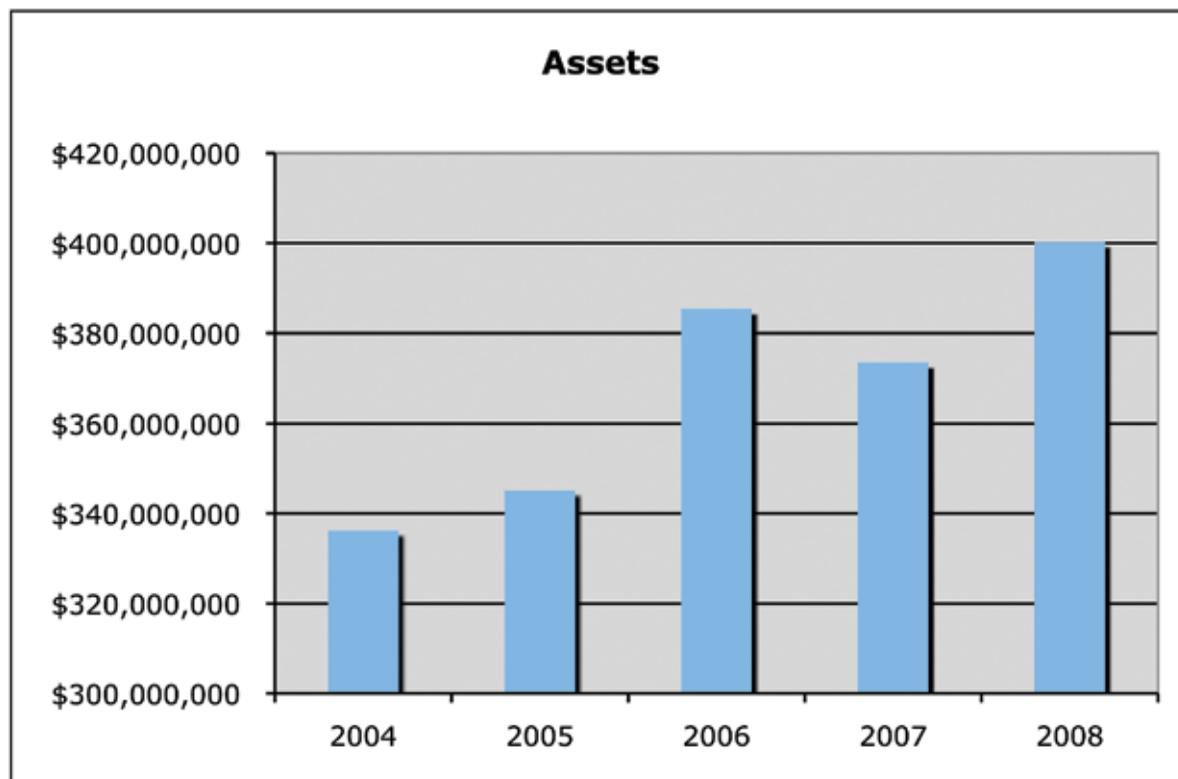
<b>Assets</b>	<b>Member Deposits</b>	<b>Net Worth</b>	<b>Net Worth/Asset Ratio</b>
\$400,267,160	\$338,201,285	\$37,483,427	9.28%



**Dennis M. Johnson**  
*Treasurer*

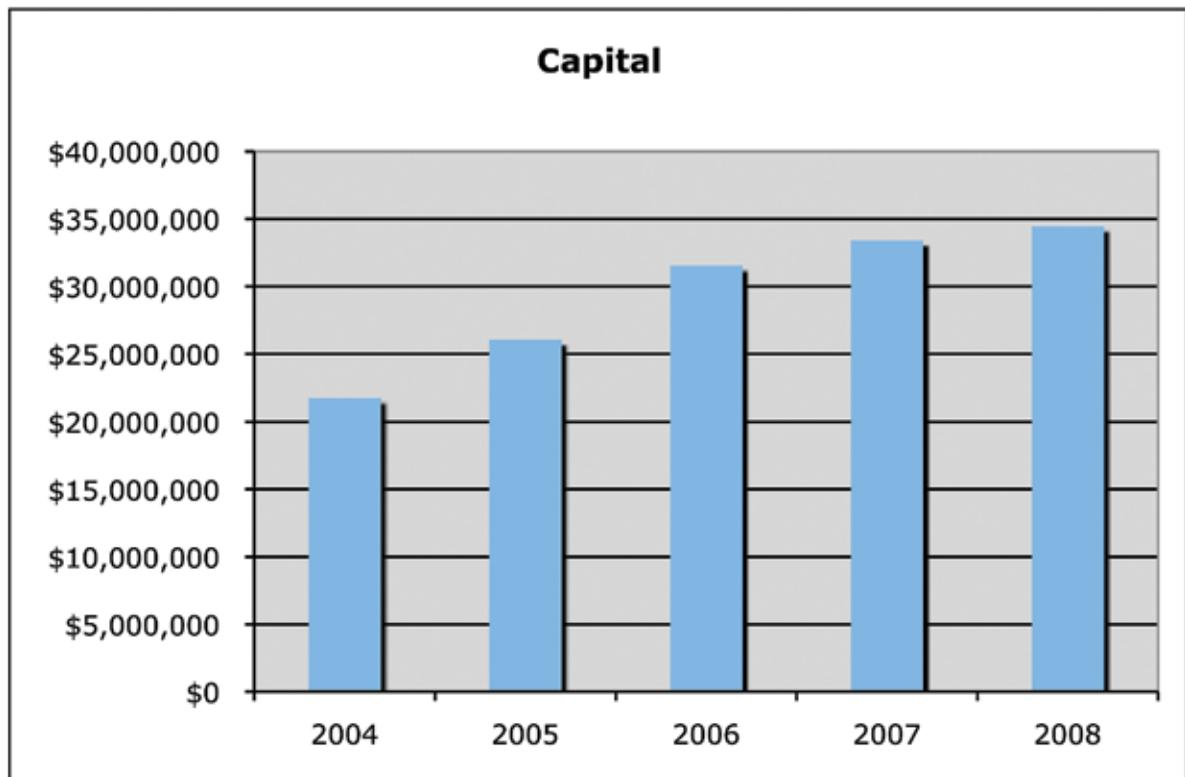
# Balance Sheet

	2004	2005	2006	2007	2008
<b>Assets</b>					
Loans (net)	\$164,168,313	\$179,423,380	\$232,278,371	\$243,367,004	\$279,753,417
<b>Cash &amp; Accounts</b>					
Receivable	\$18,748,273	\$17,965,222	\$20,110,720	\$19,471,248	\$16,090,865
Investments	\$129,595,084	\$122,679,877	\$105,233,850	\$81,659,886	\$70,751,022
Facilities & Fixed Assets	\$15,498,979	\$16,184,354	\$17,703,949	\$18,246,980	\$21,826,300
All Other Assets	\$8,198,763	\$8,910,238	\$10,071,111	\$10,734,140	\$11,845,557
Total Assets	\$336,209,412	\$345,163,071	\$385,398,001	\$373,479,258	\$400,267,160
<b>Liabilities &amp; Equity</b>					
Accounts Payable	\$2,712,206	\$4,265,218	\$42,026,788	\$24,094,661	\$24,582,448
Share Accounts	\$250,972,403	\$243,522,350	\$214,117,193	\$180,262,865	\$218,181,180
Certificates	\$52,692,222	\$64,248,089	\$92,079,286	\$135,195,204	\$120,020,105
Regular Reserve	\$2,995,235	\$2,995,235	\$2,995,235	\$2,995,235	\$4,181,359
Contingency Reserve	\$26,787,347	\$30,082,179	\$34,129,500	\$30,881,293	\$33,252,067
Undivided Earnings	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Total Liabilities	\$336,209,412	\$345,163,071	\$385,398,001	\$373,479,258	\$400,267,160



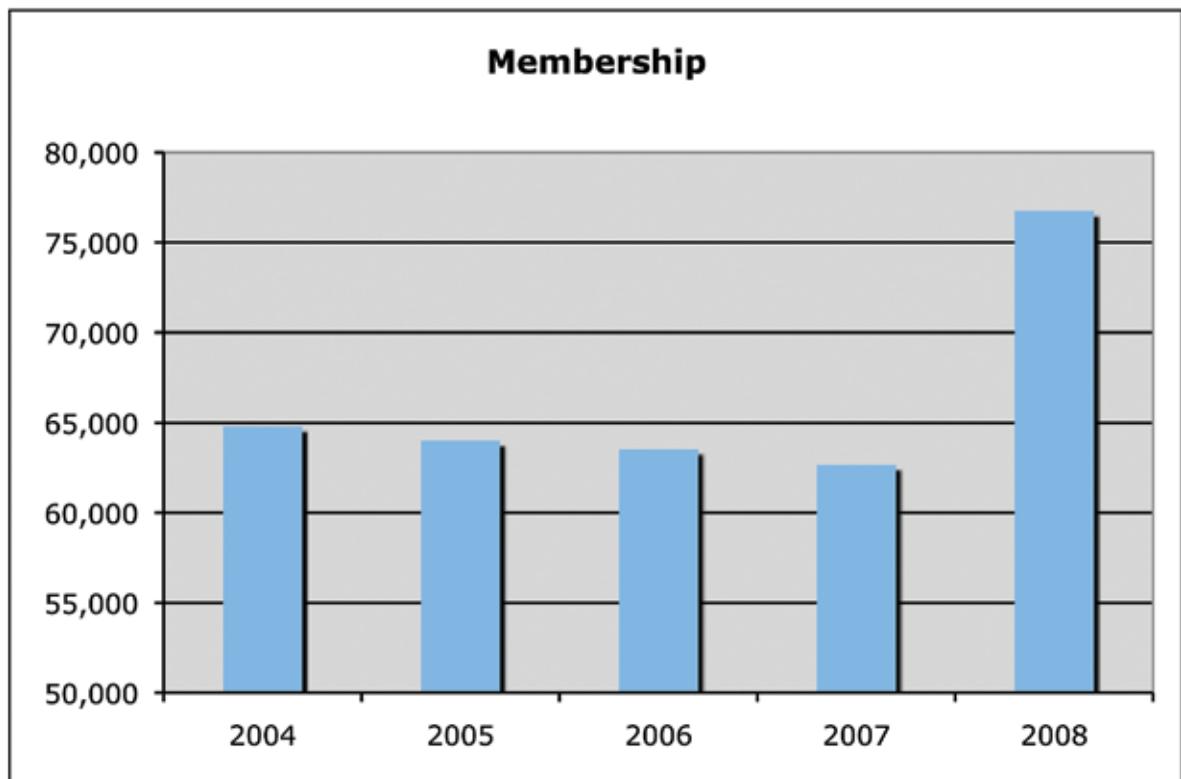
# Income & Expenses

	2004	2005	2006	2007	2008
<b>Income</b>					
From Loans	\$11,805,154	\$12,404,492	\$14,237,070	\$17,015,067	\$18,119,373
From Investments	\$3,223,253	\$4,042,356	\$4,450,426	\$3,912,832	\$3,223,462
From Other Sources	\$6,740,963	\$9,589,231	\$12,855,218	\$12,483,096	\$13,118,562
Gross Income	\$21,769,370	\$26,036,078	\$31,542,714	\$33,410,995	\$34,461,397
<b>Expenses</b>					
Compensation	\$6,651,700	\$7,044,984	\$7,980,923	\$8,673,554	\$8,941,717
Office Occupancy	\$917,120	\$1,095,985	\$1,331,002	\$1,467,061	\$1,850,634
Office Operations	\$2,334,500	\$2,414,272	\$2,935,340	\$3,147,144	\$3,542,145
Advertising	\$275,576	\$367,084	\$762,985	\$972,427	\$856,834
Collection Expense	\$812,311	\$1,026,330	\$1,332,242	\$1,496,569	\$1,851,224
Professional Services	\$1,569,891	\$1,972,721	\$2,913,467	\$1,574,520	\$1,846,983
All Other Expenses	\$809,153	\$961,288	\$2,170,312	\$2,584,706	\$1,809,426
Provision for Loan Loss	\$2,874,692	\$2,626,155	\$3,272,798	\$9,907,495	\$9,298,461
Total Operation Expense	\$16,244,944	\$17,508,820	\$22,699,069	\$29,823,476	\$29,997,423
Net Income from Operations	\$5,524,427	\$8,527,258	\$8,843,644	\$3,587,519	\$4,463,974
Dividends Paid to Members	\$3,414,197	\$4,171,888	\$5,519,710	\$7,824,747	\$6,496,703
Contribution to Capital	\$2,110,230	\$4,355,370	\$3,323,934	(\$4,237,228)	(\$2,032,730)



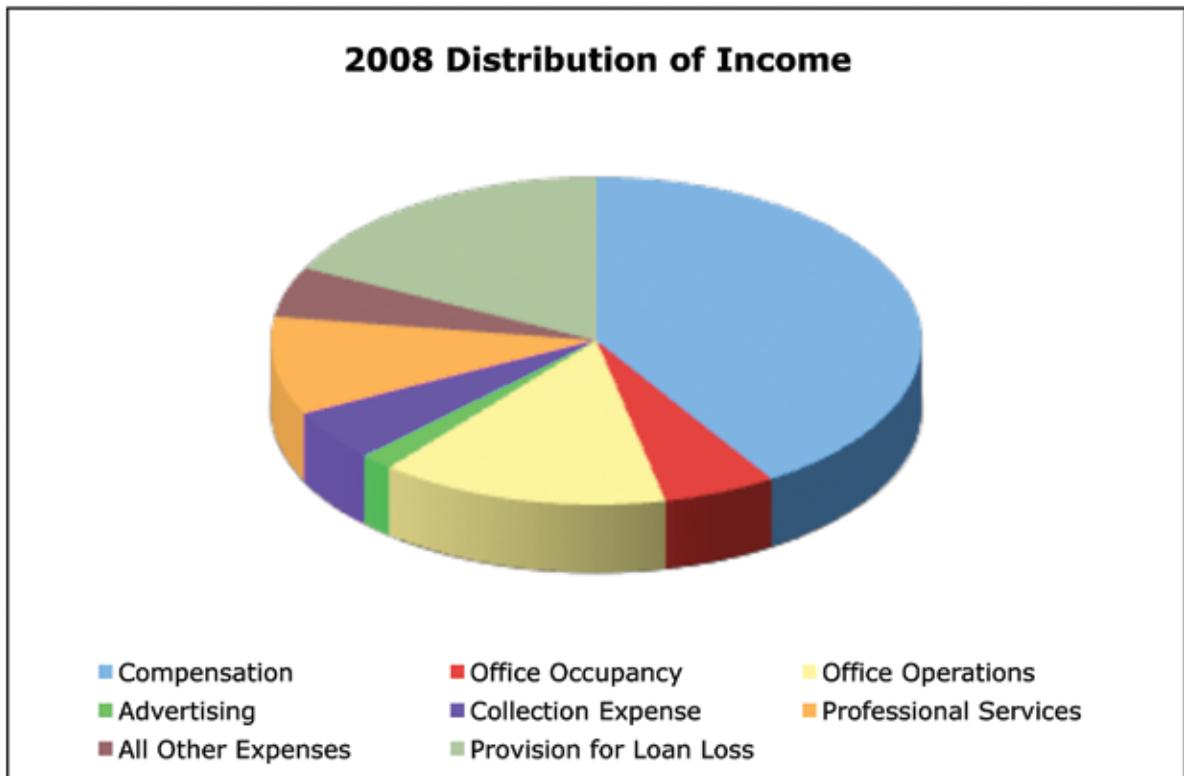
# Membership Data

	2004	2005	2006	2007	2008
Total Membership	64,805	64,000	63,538	62,663	76,747
Potential Membership	350,000	350,000	964,865	964,865	964,865
Penetration of Potential	18.52%	18.29%	6.59%	6.49%	7.95%
Number of Loans	15,358	15,158	16,922	17,571	21,148
Number of Credit Cards	8,549	8,201	9,577	9,943	12,410
<b>Financial Data</b>					
<b>(Per Member)</b>					
Income	\$336	\$407	\$496	\$533	\$449
Expenses	\$251	\$274	\$357	\$476	\$391
Net Income	\$85	\$133	\$139	\$57	\$58
Dividends	\$53	\$65	\$87	\$125	\$85
Average Share Balance	\$4,686	\$4,809	\$4,819	\$5,034	\$4,407
Number of Loans	23,907	23,359	26,499	27,514	33,558
Average Loan Balance	\$6,867	\$7,681	\$8,766	\$8,845	\$8,336
<b>Financial Ratios</b>					
Return on Loans	7.33%	7.21%	6.93%	6.95%	7.05%
Return on Investments	2.68%	3.06%	3.69%	3.52%	2.48%
Return on Assets	6.87%	7.58%	8.61%	8.82%	9.25%



# Distribution of Income

	2004	2005	2006	2007	2008
Compensation	30.56%	27.06%	25.30%	25.96%	25.95%
Office Occupancy	4.21%	4.21%	4.22%	4.39%	5.37%
Office Operations	10.72%	9.27%	9.31%	9.42%	10.28%
Advertising	1.27%	1.41%	2.42%	2.91%	2.49%
Collection Expense	3.73%	3.94%	4.22%	4.48%	5.37%
Professional Expense	7.21%	7.58%	9.24%	4.71%	5.36%
All Other Expenses	3.72%	3.69%	6.88%	7.74%	5.25%
Dividends	15.68%	16.02%	17.50%	23.42%	18.85%
Increase to Capital	9.69%	16.73%	10.54%	-12.68%	-5.90%
Provision for Loan Loss	13.21%	10.09%	10.38%	29.65%	26.98%



# Supervisory Committee Report

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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 performed by the National Credit Union Administration (NCUA) in March 2008. Using a rating scale of one to five, with one being the best rating possible and five being the worst rating, McCoy Federal received a rating of two. NCUA concluded "With a 9.22 percent net worth ratio, your Credit Union remains financially sound."

Orth, Chakler, Murnane and Company, Certified Public Accountants (CPAs), performed an annual audit of our financials for the year ending September 30, 2008, as authorized by the Supervisory Committee. They also found that the Credit Union was financially sound.

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 2009.

Respectfully submitted,



**Fred S. Browne, Jr.**  
*Director*  
*Chairman Supervisory Committee*

# Nominating Committee Report

As required by our Bylaws and as published in the October 2008 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. Richard J. Albert  
*Term 3 years*



Mr. Fred H. Bierbaum, Sr.  
*Term 3 years*



Mrs. Janet E. Brewer  
*Term 3 years*

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*

# 2008 Board of Directors



Mr. Fred H. Bierbaum, Sr.  
*Chairman*



Mr. James B. Register  
*Vice Chairman*



Mr. Dennis M. Johnson  
*Treasurer*



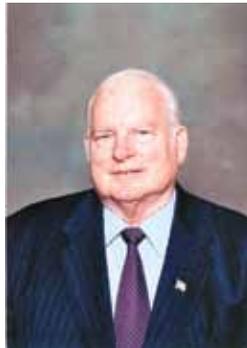
Mrs. Janet E. Brewer  
*Secretary*



Mr. Richard J. Albert  
*Director*



Mr. Fred S. Browne, Jr.  
*Director*



Mr. Thomas D. Farnsworth  
*Director*



Mr. Richard W. Tressler  
*Director*



Mr. Charles L. Wiles  
*Director*



Mr. Michael F. Hester  
*Director*



Mr. Gilbert B. Croft  
*Director*

# Senior Management

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**Alvin J. Cowans, CCUE**  
*President/Chief Executive Officer*

**Tod W. Mazzocco**  
*Executive Vice President*

**Basil A. Buchanan**  
*Vice President, Lending*

**Robert A. Goplen, CCUE/NCCO**  
*Vice President, Finance*

**Pamela Mello, NCCO**  
*Vice President, Operations*

**Donald Knopick**  
*Vice President, Information Technology*

**Kevin Freeman**  
*Vice President, Loan Services*

**Trudy Prince, CCUE**  
*Vice President, Compliance*

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## Supervisory Committee

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Mr. Fred S. Browne, Jr.	<i>Chairman</i>
Mrs. Maureen Gimenez	<i>Member</i>
Mrs. Robinette McLeroy	<i>Member</i>
Mrs. Janet Warren	<i>Member</i>

# 2008 Community Involvement



Hi-Tech  
Tutoring  
Center, Inc.



Mt. Pleasant  
Missionary  
Baptist Church

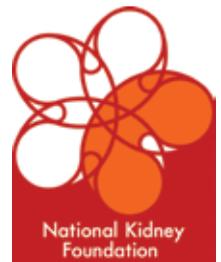
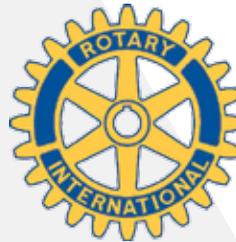


THE CENTER FOR  
DRUG-FREE  
LIVING



# 2008 Community Involvement

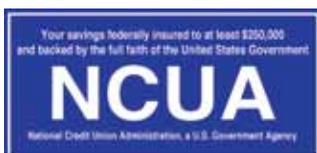
the **Kenard Lang** <sup>KLF</sup>  
FOUNDATION



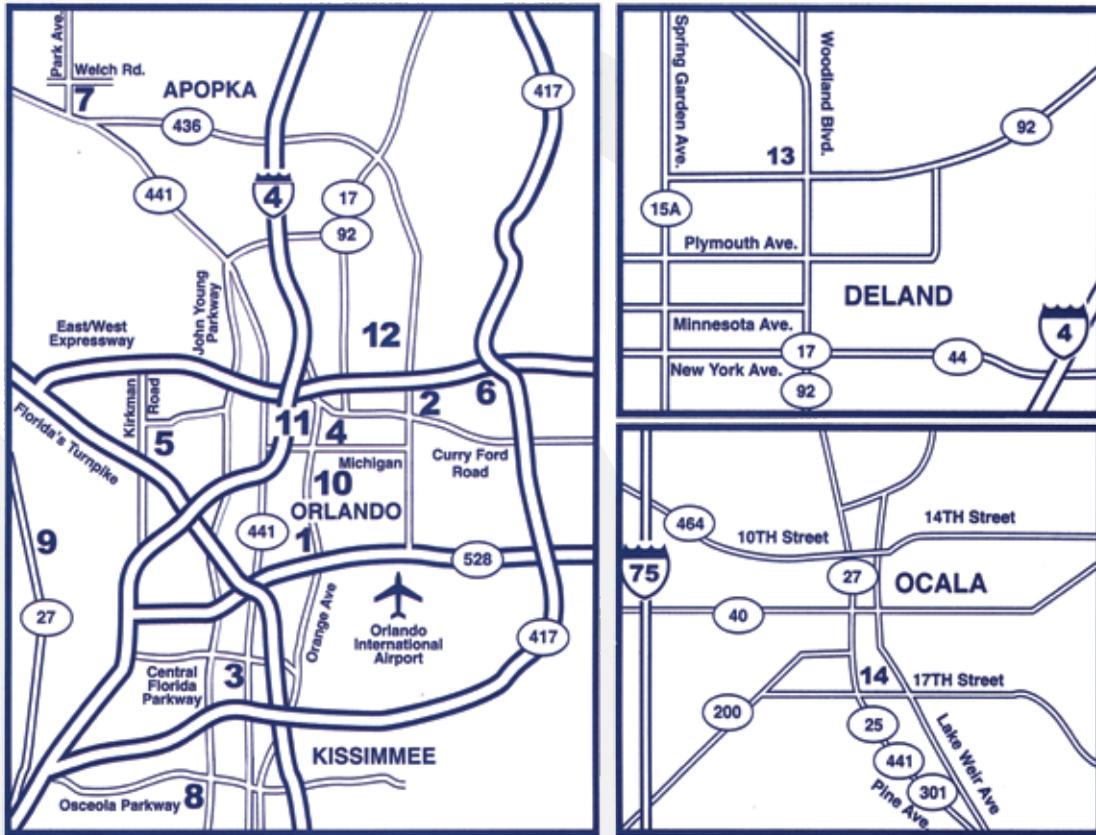
# Products & Services

- Regular Share (Savings) Accounts with dividends
- Share Draft (Checking) Accounts with Overdraft Protection & Overdraft Privilege
- McCoy Federal Visa Debit Card with VISA payWave
- McCoy VISA Business 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 and over)
- Direct Deposit
- Savings Bonds
- ATMs—CU24, CU Here, CIRRUS, Pulse
- Safe Deposit Boxes (at specific Offices)
- VISA Gift Cards
- Western Union Wire Service
- Wire Transfer of Funds
- Night Depository
- 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 and 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 With: McCoy Direct OnLine Bill Payer
- Electronic Statements (E-statements)
- E-Checks (OnLine)
- VISA, VISA Gold, & Visa Platinum Credit Cards
- Health Savings Accounts
- Business Accounts

[www.McCoyFCU.org](http://www.McCoyFCU.org)



# Office Locations



## 1. McCoy Road Office

1900 McCoy Rd  
Orlando, FL 32809

## 2. Curry Ford Office

5757 Curry Ford Rd  
Orlando, FL 32822

## 3. Central Florida Pkwy Office

2075 Central Florida Pkwy  
Orlando, FL 32837

## 4. Michigan Office

35 W. Michigan St  
Orlando, FL 32806

## 5. West Orlando Office

5620 L.B. McLeod Rd  
Orlando, FL 32811

## 6. Chickasaw Office

502 S. Chickasaw Tr  
Orlando, FL 32825

## 7. Apopka Office

931 N. Park Ave  
Apopka, FL 32712

## 8. Osceola Pkwy Office

1221 W. Osceola Pkwy  
Kissimmee, FL 34741

## 9. Clermont Office

4300 S. US Hwy 27  
Clermont, FL 34714

## 10. Orange Avenue Office

5545 Orange Ave  
Orlando, FL 32811

## 11. Underwood Office

77 Underwood St • Ste 101  
Orlando

## 12. VA Office

5201 Raymond St • Room 1202  
Orlando, FL 32803

## 13. Deland Office

1410 North Woodland Blvd  
Deland, FL 32720

## 14. Ocala Office

303 SE 17th St • Ste 302  
Ocala, FL 34471

# Member Service Information

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## 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

## Mailing Address

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

## Web Site

[www.mccoyfcu.org](http://www.mccoyfcu.org)

## Email

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

## 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

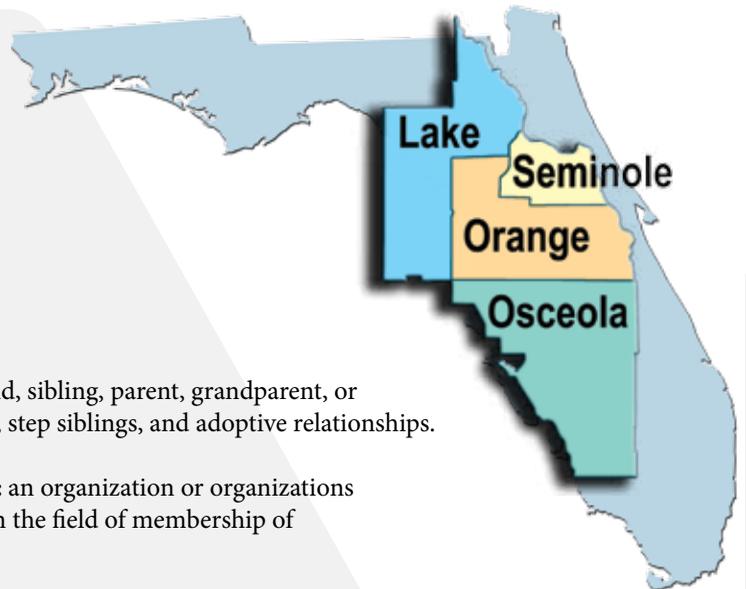
### Call Center Hours

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

# Membership



Membership to McCoy Federal Credit Union is open to persons, who live, work, worship, volunteer or attend school in, and businesses and other legal entities located in Orange, Osceola, Seminole or Lake Counties; members of the immediate family or household; and organizations of such persons.



**“Immediate Family” is defined as:** spouse, child, sibling, parent, grandparent, or grandchild; including stepparents, stepchildren, step siblings, and adoptive relationships.

**“Organizations of such persons” is defined as:** an organization or organizations composed exclusively of persons who are within the field of membership of McCoy Federal Credit Union.

## Membership Benefits

- Higher rates on savings
- FREE Personal Checking
- Lower rates on loans
- Full range of personal financial products
- Lower fees
- FREE McCoy Direct, your online PC teller
- Many free ATM locations nationwide
- FREE Bill Payer
- FREE Toni-the-Teller 24 hour audio response system
- Conveniently located offices
- Personalized, friendly service

