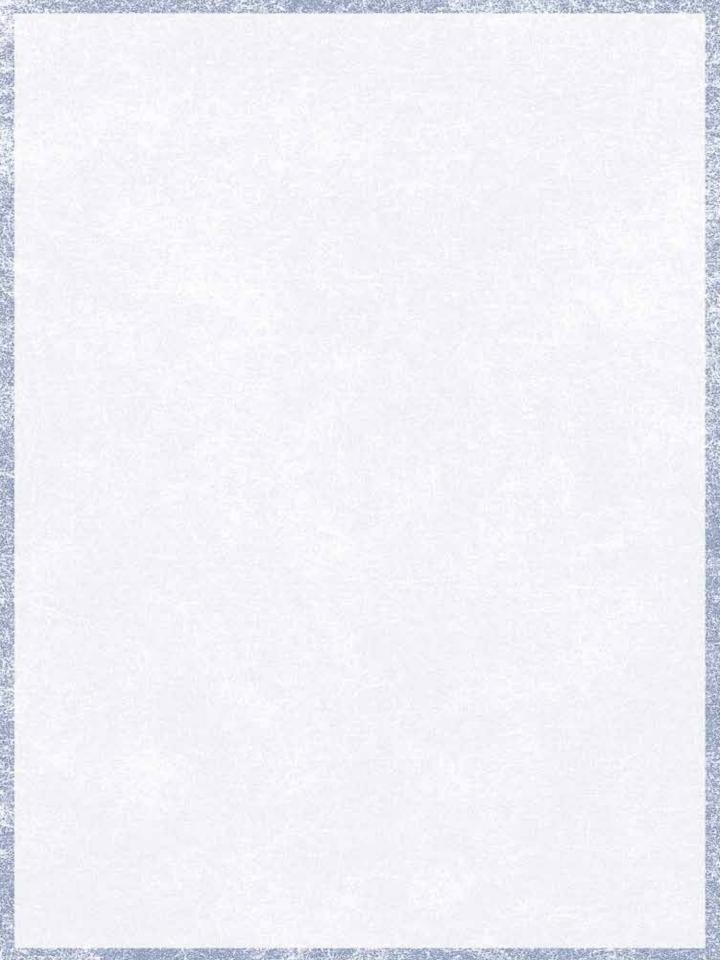


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Chairman's Report

This is the time of the year when we pause to reflect back on the outgoing year, plan ahead for the future, and determine how we are to get there. Unless we understand how we arrived at this point, it is difficult to know how we are to reach the next level of success. One has to view the road traveled, plan ahead, monitor changes in circumstances, and adjust our course as we move forward.

Over the past five or six years the country, the financial industry, our credit union, and we as individuals have been traveling a very bumpy difficult financial road. Each has experienced varying degrees of success and difficulty to this point. Up to now, McCoy has seen continuing improvements in our financial strength. However it has been no small task to be where we are financially. The staff and leadership have worked long and hard to keep McCoy a strong and viable financial institution in order to serve our membership. This year, some changes have been made based on the outcome of our previous decisions and results, or at the direction of our regulators. As we all know, our purpose as an organization is to assist our members in having access to the financial tools and facilities that are needed to help or improve their economic well-being. We have continually made changes in products, services, facilities and methods of access that the members have indicated they needed. Also, we have had to abide by ever increasing government regulations which are often expensive to administer. While this is required, we are ever mindful that the primary goal is to provide the best products and services possible to benefit the membership.

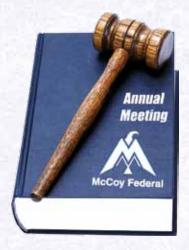
In the year 2011, your credit union was able to achieve a net income of \$2,756,136. This is significant in that we have had NCUA assessments of right at \$1 million to support other credit unions they deemed needing assistance. This positive income will allow McCoy to remain strong, meet the needs of members by keeping loan rates affordable and to pay the highest dividend rates possible. At the same time, we are continually moving to make access to your financial needs more convenient, either by branching changes or other means of account access such as the internet or social media.

Your McCoy leadership team has held strategic planning sessions to map out our strategies and tactics to remain strong, to adjust course as the economy changes, and to successfully overcome any obstacle that we might face in order to do so. Due to the ongoing economic difficulties, the year 2012 will remain very challenging. However, rest assured McCoy is prepared to do what is required to protect your interests and provide for your financial needs.



Dennis M. Johnson Chairman

57th Annual Meeting Minutes



The 57th Annual Meeting of McCoy Federal Credit Union was called to order by Chairman of the Board Frederick H. Bierbaum, Sr. at 6:35 p.m., February 23, 2011 in the Community Room of McCoy Federal Credit Union's Administration Building.

Chairman Bierbaum welcomed all present and thanked them for taking the time to attend the 57th Annual Meeting of McCoy Federal Credit Union. The Chairman called upon Director Dennis Johnson to lead the Pledge of Allegiance.

The Chair announced that Board Secretary Janet Brewer was unable to attend and the Chair had appointed Director Gilbert Croft to act as Secretary Pro Tem for the evening. The Chair asked the Secretary Pro Tem if there was a quorum present. Mr. Gilbert Croft, Secretary Pro Tem replied in the affirmative. There being a quorum, the Chairman declared the 57th Annual Meeting of McCoy Federal Credit Union in session.

Chairman Bierbaum introduced the Directors, the President/CEO, Director Emeritus, and Supervisory Committee asking them stand to be recognized. The Chair then called upon President/CEO Alvin Cowans to recognize individually those of the Senior Management Team who were present.

President Cowans first thanked everyone for being at the Annual Meeting. He indicated that there would be no power point presentation of the financials. All the financial information was in the Annual Report that had been distributed and anyone could contact the Administrative Office for additional information. President Cowans introduced each of the Senior Management Team. He encouraged the members to talk with the Senior Management Team. President Cowans also introduced his Executive Assistant, Karen Byrd, Ms. Toni Lott, Operations Supervisor recognizing her 48 years with the Credit Union and acknowledged other staff members present.

Chairman Bierbaum provided the remarks for the evening. He indicated in his 16 years as a Volunteer and on the Board including five years as Chairman he had not seen such trying times within the entire financial industry touch and affect so many people in so many areas throughout the United States and the World.

Many attempts at slowing down this financial crisis and reviving our condition have been made, yet here in the State of Florida and in Central Florida we are still feeling the pinch of the economic fall. The housing market continues to be the weight that holds us down, preventing employment growth from lifting us up. McCoy Federal's Board of Directors, Management and staff have been working diligently each and every day to provide its members the best service we can under these difficult times.

We battle each day to implement the new financial legislations designed to help the consumer but is having the direct opposite effect. We fight each and every day to budget for the new regulatory mandates thought to make the industry safer and sound but actually apply a choke hold on the ability for credit unions to expand and serve its members.

In 2010 alone we were busy implementing policies and procedures for the 12 Regulatory Alerts and Final Regulations on new regulatory issues impacting credit unions. We endured four NCUA audits, one CPA external audit and six special audits done by outside resources. We also have regular internal audits done each month which is guided by our Supervisory Committee. We are extremely busy making sure McCoy Federal Credit Union remains safe and financially sound.

We recognize that many of us had to make sacrifices in 2010. We saw our personal investment returns drop to painful lows. We felt the pain of some increased service fees. We lost values in our homes, loss jobs, or had hours cut back. We had to eliminate luxuries we were use to getting and pay for things we had been getting free.

In spite of all the uncertainty that surrounded us throughout 2010, McCoy Federal stepped up to the plate every day, reaching out the best we could to help and serve our members with their financial situations.

2011 will continue to bring challenges to the Credit Union, to our community, to our State and to each of us. McCoy Federal's Board of Directors, Management and staff have many years of experience, seasoned and well prepared to handle the challenges which face us. McCoy Federal is well positioned to weather the storm, ride out the waves and handle the changes that come our way.

The Board of Directors wishes to thank you again for your confidence in allowing us to serve your financial needs.

Chairman Bierbaum continued with the business portion of the Annual Meeting. The Minutes of the 56th 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 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. Fred S. Browne, Jr., Mr. Gilbert B. Croft, Mr. James B. Register and Mr. Richard W. Tressler 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 57th Annual Meeting adjourned at 6:50 p.m., February 23, 2011.



Gibert B. Croft Secretary Pro Tem



Frederick H. Bierbaum, Sr. Chairman

President's Message

In the 2010 President's message I asked the question "Is there a light at the end of the economic tornado that moved through our State?" At the end of that report I commented that when we look into the 2011 crystal ball, we wish we will be able to answer that question with a resounding, yes!

Now, while we are able to confirm that the actual recession is officially over, we can also confess that hard economic times still hangs around. The light does appear to be there at the end of the tunnel but it is dim and far off.

Economist report that household spending remains constrained and faces strong headwinds that include a weak labor market, modest income growth, lower housing wealth, and tight credit. Economist, indicate we should expect a long, slow recovery because the household sector's balance sheet, although improving, is in poor shape.

Federal Reserve Chairman Ben Bernanke has said that the Federal Reserve will keep interest rates on hold until mid 2013. There are some economists who show concern on the position taken by Chairman Bernanke because of the volatility in the financial markets and the persistent unemployment crisis which make it even more difficult for the Federal Reserve to gauge when to raise interest rates. It is felt that the threat of rising inflation is still a real issue.

There have been several worldwide and domestic economic events that have caused the slow recovery during 2011:

- Political gridlock in Washington and the downgrading of the U.S. debt rating.
- The European debt crisis, various European countries scaling back promises. European banks have large holdings on these countries' bonds. Default by one of these countries would cause bank failures and since U.S. banks are interconnected with Europe's banks we could see a repeat of the Lehman Brothers debacle from 2008.
- The European debt crisis and the U. S. inaction have led to triple digit changes in the stock market which affects consumer confidence, which happens to be one of the biggest drivers in the U.S. economy;
- Housing prices continue to decline which makes more homeowners underwater and tamps down consumer spending;
- State and Local governments cutting budgets and jobs as a result of declining revenue sources.

There are several economic indicators that are important for Florida Financial Institutions to track; unemployment rate, home prices, delinquent loans-to-loans, and net charge-offs.

Despite the weak recovery, improvement in credit union financial results is occurring. This follows two of the most difficult years ever for credit unions – 2008 and 2009.

Despite the economic conditions we faced, especially the impact of the depressed Florida housing market, McCoy Federal was able to finish the year in a very sound financial position. You will be able to read through-out the annual report the successes we were able to achieve in our; return-

on-assets (ROA), net worth, reduced operational expenses, loan delinquency ratio and reduction in over all delinquency dollars.

Your Board of Directors and Management strategically set specific goals in 2010-2011 that allowed McCoy Federal to continue providing the best financial services possible to our members, and accomplish a sound financial balance sheet.

While 2011 was what we would consider to have been a good year financially for the Credit Union, we do expect 2012 to be a bit more difficult in matching the 2011 financial success. We are poised for the challenges ahead and ready to continue putting forward our best efforts in serving the financial needs of our members.



Alvin J. Cowans, CCUE President/CEO

Lending Report

We ended 2011 with a slightly heightened level of optimism. Unemployment in Florida stands at 10%, down from 12% a year ago. The national unemployment rate fell to a 3 year low of 8.5% in December and it also marked the 6th consecutive month in which the economy added at least 100,000 jobs. The Credit Union's total delinquency ratio at year end stood at 2.31%, down from 2.54% a year ago.

At year end our total loan portfolio stood at \$174.5M which is a decrease of 16% from 2010's total. Auto Lending, which in the past had been one of our greatest strengths, is now one of biggest challenges. 83% of the reduction was via our auto loan portfolio. We continued to face an exuberant amount of competition from the banks and finance companies. This was aided by the dealerships' unenviable appetite for profit. We are now focusing on regaining our penetration in the auto lending market.

As the economy, especially Central Florida's, begins to improve, we have a tremendous opportunity in Small Business Lending. Our Business Lending program was rejuvenated this year with a renewed focus. There is an enormous amount of unmet demand in our field of membership for small business loans and we intend to concentrate our efforts to help satisfy that demand. We grew the business loan portfolio by 39%. Throughout the year, the program gained traction when we assigned a dedicated Manager to it and as such, this was the one area in the loan portfolio that experienced positive growth.

Our Credit Card portfolio was another bright spot. We only experienced a 4% decline in that segment of the portfolio. We introduced a Non-Rewards card in 2010 and lowered the rate in 2011. When we offered a promotion to acquire new accounts, we produced our best account acquisition campaign ever by adding 277 new accounts and approved \$1.4M in new card limits.

Our primary objective throughout the year was to find creative ways to assist our members who are credit challenged. These are members (business and consumer) who have survived one of the most difficult periods in our nation's economic history and need some support to complete their recovery. As the year progressed, we discovered more ways to accomplish that. We implemented a Credit Rebuilding program by partnering with a Credit Counseling Firm to help our members not only understand their credit but also understand how to budget and manage their debt.

Our primary objectives for 2012 are to reverse the negative growth trends and improve our online capabilities. In 2012 we also plan to enhance our online capabilities to process mortgage applications and improve mortgage operational efficiency. We want to make it easier for our members to do business with us as well as improve the efficiency of our internal processes. We'll ride the waves of our small successes to generate momentum into the New Year.



Basil A. Buchanan Vice President Lending

Loan Activities in 2011

Total # of Loans Approved and Closed – 3,160 Total dollar amount of loans generated - \$57,811,920 Total Loans Outstanding (Net) as of December, 2011 - \$174,509,949

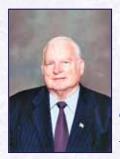
Treasurer's Report

The summary financial reports shown below for the past three years indicates McCoy's financial improvement during these years. Specifically, it shows improvement in earnings, net worth, member deposits and asset growth. This improvement is largely due to the hard work on the part of our staff and the dedication of our loan department which has resulted in significant dollar reductions in our bad loans and charged-off loans. This is shown in the reduction of our Provision for Loan Losses from \$10,089,000 in 2010 to \$8,764,000 in 2011; a decline of \$1,325,000. Two indicators (Delinquent Loans to Total Loans) and (Net Charge Offs to Loans) showed substantial improvement during the year. It is worth noting that our member deposits grew by \$20,714,000 during 2011.

Our growth in investments during 2011 went from \$148,589,000 to \$191,949,000. This growth proves to be a mixed blessing since much of this increase came from our decline in loans during 2011 from \$208,858,000 to \$174,505,000. This large reduction in the debt of our members has resulted in less income from our investments due to the continuing decline in interest rates from our investments. It is worth noting that our member deposits grew by \$20,714,000 during 2011.

McCoy Federal's staff endured (and survived) National Credit Union Administration (NCUA) examinations and Certified Public Accountant audits with few findings. This reflects the diligent work and efforts of our senior staff.

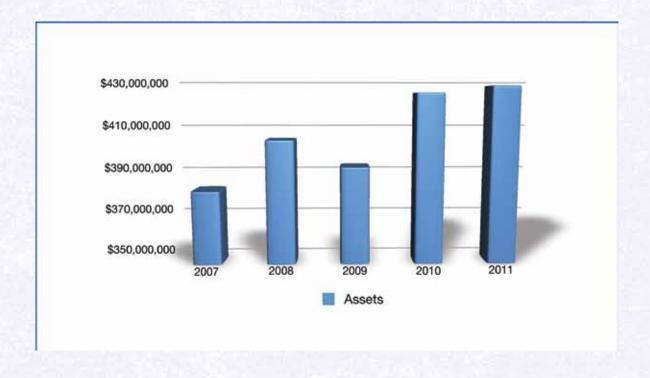
	Assets	Member Deposits	Net Worth	Earnings
2011	\$431,685,715	\$390,362,941	\$37,263,099	\$2,756,136
2010	\$418,664,320	\$383,920,457	\$31,967,918	\$1,821,455
2009	\$395,627,179	\$360,044,544	\$32,053,110	(\$3,240,740)



Thomas D. Farnsworth Director/Treasurer

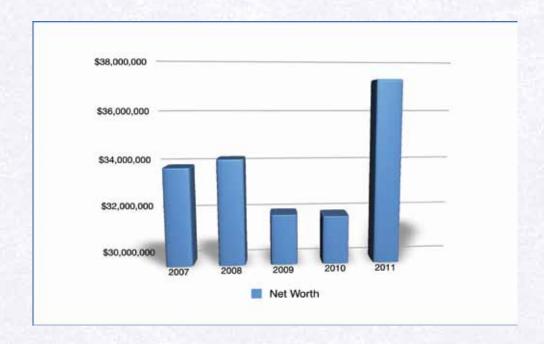
Balance Sheet

	2007	2008	2009	2010	2011
Assets					
Loans (net)	\$243,367,004	\$279,753,417	\$258,455,767	\$208,858,061	\$174,504,949
Cash & Accounts					
Receivable	\$19,471,248	\$16,090,865	\$16,362,303	\$29,332,049	\$34,614,695
Investments	\$81,659,886	\$70,751,022	\$87,993,688	\$148,589,147	\$191,948,860
Facilities & Fixed Assets	\$18,246,980	\$21,826,300	\$21,006,177	\$19,095,052	\$18,109,450
All Other Assets	\$10,734,140	\$9,587,308	\$11,809,243	\$12,790,011	\$12,507,760
Total Assets	\$373,479,258	\$398,008,911	\$395,627,179	\$418,664,320	\$431,685,715
Liabilities & Equity					
Accounts Payable	\$24,094,661	\$25,564,295	\$3,529,525	\$2,775,945	\$4,059,674
Share Accounts	\$180,262,865	\$218,181,180	\$231,273,635	\$236,771,885	\$257,485,814
Certificates	\$135,195,204	\$120,020,105	\$128,770,909	\$147,148,571	\$132,877,128
Regular Reserve	\$2,995,235	\$4,181,359	\$4,181,359	\$4,181,359	\$4,181,359
Contingency Reserve	\$30,881,293	\$30,011,971	\$27,821,751	\$27,736,559	\$33,031,740
Undivided Earnings	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Total Liabilities	\$373,479,258	\$398,008,911	\$395,627,179	\$418,664,320	\$431,685,715



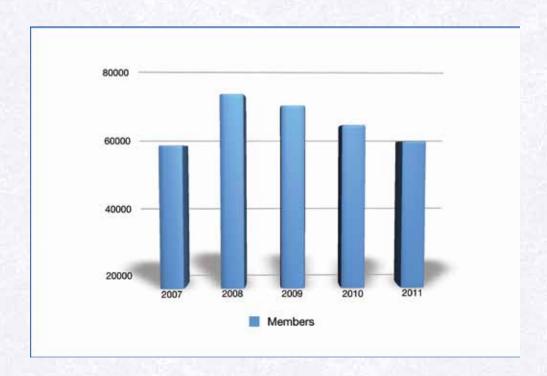
Income & Expenses

	2007	2008	2009	2010	2011
Imagena	2007	2008	2009	2010	2011
Income	415015065	410 110 252	410 605 044	415.410.565	412.010.46
From Loans	\$17,015,067	\$18,119,373	\$19,695,344	\$17,418,565	\$13,919,467
From Investments	\$3,912,832	\$3,223,462	\$2,682,616	\$2,789,847	\$3,251,273
From Other Sources	\$12,483,096	\$13,118,562	\$14,587,868	\$15,641,748	\$14,462,078
Gross Income	\$33,410,995	\$34,461,397	\$36,965,828	\$35,850,160	\$31,632,819
Expenses					
Compensation	\$8,673,554	\$8,941,717	\$10,522,653	\$9,802,936	\$9,440,491
Office Occupancy	\$1,467,061	\$1,850,634	\$2,302,579	\$2,192,786	\$2,312,802
Office Operations	\$3,147,144	\$3,542,145	\$4,207,871	\$3,786,310	\$3,306,736
Advertising	\$972,427	\$856,834	\$516,083	\$442,698	\$519,375
Collection Expense	\$1,496,569	\$1,851,224	\$2,429,090	\$2,207,779	\$2,258,113
Professional Services	\$1,574,520	\$1,846,983	\$2,485,175	\$2,503,124	\$2,016,889
All Other Expenses	\$2,584,706	\$5,052,350	\$421,157	\$1,865,937	\$1,933,021
Provision for Loan Loss	\$9,907,495	\$9,298,461	\$12,615,587	\$7,729,919	\$4,589,950
Total Operation Expense	\$29,823,476	\$33,240,348	\$35,500,196	\$30,531,489	\$26,377,378
Net Income from Operations	\$3,587,519	\$1,221,049	\$1,465,632	\$5,318,672	\$5,255,441
Dividends Paid to Members	\$7,824,747	\$6,496,703	\$4,706,372	\$3,497,216	\$2,499,305
Contribution to Capital	(\$4,237,228)	(\$5,275,654)	(\$3,240,740)	\$1,821,455	\$2,756,136



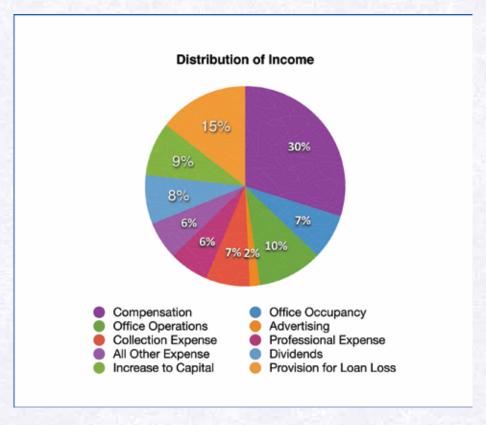
Membership Data

	2007	2008	2009	2010	2011
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Total Membership	58,390	72,237	68,841	63,527	59,527
Potential Membership	350,000	964,865	964,865	2,082,421	1,867,111
Penetration of Potential	16.68%	7.49%	7.13%	3.05%	3.19%
Number of Loans	17,571	21,148	19,601	16,359	13,738
Number of Credit Cards	9,943	7,214	7,520	7,243	7,448
Financial Data					
(Per Member)					
Income	\$572	\$477	\$537	\$564	\$531
Expenses	\$511	\$460	\$516	\$481	\$443
Net Income	\$61	\$17	\$21	\$84	\$88
Dividends	\$134	\$90	\$68	\$55	\$42
Average Share Balance	\$5,403	\$4,682	\$5,230	\$6,043	\$6,558
Number of Loans	27,514	28,362	27,121	23,602	21,186
Average Loan Balance	\$8,845	\$9,864	\$9,530	\$8,849	\$8,237
Financial Ratios					
Return on Loans	6.95%	7.05%	7.03%	7.21%	6.95%
Return on Investments	4.23%	4.36%	2.15%	2.21%	1.82%
Return on Assets	8.82%	9.25%	9.04%	8.60%	7.32%



Distribution of Income

	2007	2008	2009	2010	2011
Compensation	25.96%	25.95%	28.47%	27.34%	29.84%
Office Occupancy	4.39%	5.37%	6.23%	6.12%	7.31%
Office Operations	9.42%	10.28%	11.38%	10.56%	10.45%
Advertising	2.91%	2.49%	1.40%	1.23%	1.64%
Collection Expense	4.48%	5.37%	6.57%	6.16%	7.14%
Professional Expense	4.71%	5.36%	6.72%	6.98%	6.38%
All Other Expenses	7.74%	14.66%	1.14%	5.20%	6.11%
Dividends	23.42%	18.85%	12.73%	9.76%	7.90%
Increase to Capital	(12.68%)	(15.31%)	(8.77%)	5.08%	8.71%
Provision for Loan Loss	29.65%	26.98%	34.13%	21.56%	14.51%



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 performed by the National Credit Union Administration (NCUA) in March 2011. NCUA concluded "your Credit Union remains financially sound."

Nearman Maynard Vallez, Certified Public Accountants (CPAs), performed an annual external audit of our financials for the year ending September 30, 2011, 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 and our Internal Audit Department during 2012.

Respectfully submitted,



Fred S. Browne, Jr.
Director
Chairman Supervisory Committee

Nominating Committee Report

As required by our Bylaws and as published in the October 2011 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



Mr. Richard J. Albert Term 3 years



Mrs. Janet E. Brewer Term 3 years



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



Mr. Michael F. Hester 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.



Charles L. Wiles Director Chairman Nominating Committee

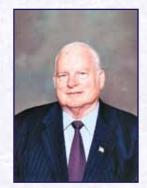
2011 Board of Directors



Mr. Dennis M. Johnson Chairman



Mr. Fred H. Bierbaum, Sr. Vice Chairman



Mr. Thomas D. Farnsworth

Treasurer



Mrs. Janet E. Brewer Secretary



Mr. Richard J. Albert
Director



Mr. Fred S. Browne, Jr. Director



Mr. Gilbert B. Croft

Director



Mr. Michael F. Hester
Director



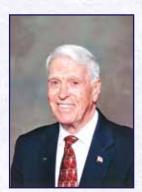
Mr. James B. Register

Director



Mr. Richard W. Tressler

Director



Mr. Charles L. Wiles

Director

Senior Management



Alvin J. Cowans, CCUE President/CEO



Tod W. Mazzocco
Executive Vice President



Robert A. Goplen, CCUE/NCCO Vice President Finance



Pamela Mello, NCCO Vice President Risk Management



Basil A. Buchanan Vice President Lending



Donald Knopick
Vice President Information Technology



Laura Retherford Vice President Operations



Danny SniderVice President Loan Services

Supervisory Committee

Mr. Fred S. Browne, Jr. Chairman
Mr. Tim Driskell Member
Mrs. Maureen Gimenez Member
Mrs. Janet Warren Member

2011 Community Partners

Quarter	Sign-Up Events	No. of Sign-Ups	Community Events	Sponsorships
1st	44	52	2	10
2nd	54	90	5	23
3rd	58	85	17	25
4th	65	86	10	16
Totals	221	313	34	74

























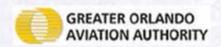
















2011 Community Involvement























































2011 Community Involvement



2011 Annual Lancaster Elementary School Supply Drive

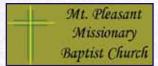


2011 Annual Christmas Fundraiser benefitting the children in need of Lancaster Elementary



























March

2011 Community Involvement













CITY OF ORLANDO ECONOMIC DEVELOPMENT

HISTORIC PRESERVATION www.CityofOrlando.net









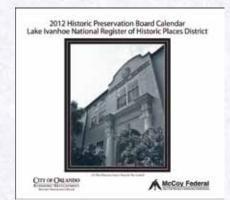








"I would like to thank McCoy Federal Credit Union for sponsoring the 2012 Historic Preservation Board Calendar and for being a great corporate partner and neighbor." — Buddy Dyer, Mayor, City of Orlando





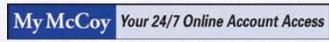
2012 Historic Preservation Board Calendar photography winners with Orlando Mayor Buddy Dyer and Richard Forbes, Preservation Board Officer at City Hall.

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 and Rewards
- Money Management Share Accounts (MMSA) with dividends
- 6-Month, 1-, 2-, 2½-, 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-, $2\frac{1}{2}$, 3- and 5-Years
- **IRA Online Center**
- **Health Savings Accounts**
- Youth Savings Accounts (Ages 5 17)
- Golden Eagle Club (Ages 55 and over)
- Fresh Start Accounts
- **Direct Deposit**
- ATMs—CU24, CU Here, CIRRUS, Pulse
- Safe Deposit Boxes (select locations)
- Western Union Wire Service
- Wire Transfer of Funds
- Night Depository (select locations)
- **Money Orders**
- Official Checks
- Free \$2,500 Accidental Death Insurance
- Toni-the-Teller at McCoy FCUSM
 - 24-Hour Access to Your Accounts
- First Mortgages 10, 15, 20 & 30 year terms
- Second Mortgages
- Home Equity Loans
- Home Improvement Loans

- Land & Lot Loans
- Rental, Condo & Mobile Home Loans
- Line-of-Credit Loans
- Vehicle Loans (New & Used)
 - Auto, Truck & Motorcycle
 - RV & Travel Trailers
 - Boats & Jet Skis
- **Debt Consolidation Loans**
- Share Certificate and Share Account Secured Loans
- Visa Platinum Credit Cards with Rewards
- Visa Platinum Credit Cards with Low Rate
- Visa Alerts
- Credit Life and Credit Disability Insurance
- Auto Gap Insurance
- **Automobile Warranties**
- **Automatic Loan Payments**
- 24 Hour Loan by Phone
- OnLine Loan Applications
- **Indirect Lending**
- My McCoySM OnLine Account Access with:
 - OnLine Bill Payer
 - Electronic Statements (E-statements)
 - E-Checks (OnLine)
 - Credit Card Information & Statements
 - Design Your Own Card (credit cards)
- **Business Accounts**
 - Business Credit Cards with Rewards
 - Commercial Loans
 - Business Lines of Credit
 - Business Loans
 - SBA Loans
 - Business Debit Cards with Rewards
- **Accel Credit Counseling**
- Quorum Insurance Auto, Commercial, Home & Health

www.mccoyfcu.org





My McCoy BILL PAYER









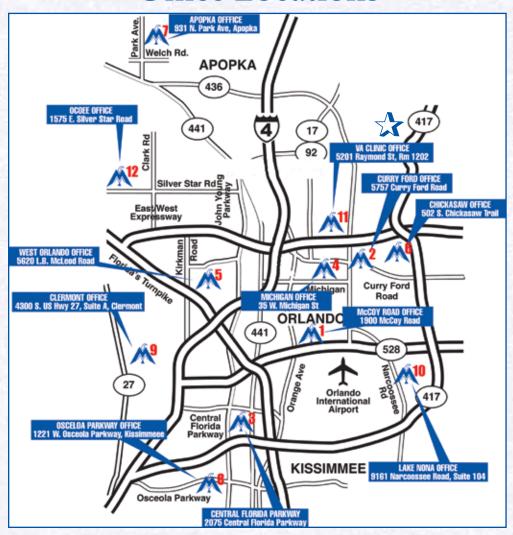








Office Locations



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 L.B. McLeod 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 Parkway Office

1221 W. Osceola Pkwy Kissimmee, FL 34741

9 Clermont Office

4300 S. US Hwy 27, Suite A Clermont, FL 34711

10 Lake Nona Office

9161 Narcoossee Rd, Ste 104 Orlando, FL 32832

11 VA Office

5201 Raymond St • Room 1202 Orlando, FL 32803

12 Ocoee Office

1575 E. Silver Star Rd Ocoee, FL 34761



Coming Soon to The Shoppes at Aloma Walk!

Aloma Office - 2871 Clayton Crossing Way • Oviedo, FL 32765

Contact Information

Lobby Hours

Monday - Thursday Friday

9:00 AM - 5:00 PM 9:00 AM - 6:00 PM

Drive Thru

Call Center Hours

9:00 AM - 5:00 PM

Monday - Friday

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

8:00 AM - 5:30 PM 8:00 AM - 6:00 PM

VA Outpatient Clinic

Monday - Friday 8:00 AM - 4:00 PM

Clermont & Lake Nona

Monday - Friday 9:00 AM - 5:00 PM

Web Site

www.mccoyfcu.org

Mailing Address

P.O. Box 593806

McCoy Federal Credit Union

Orlando, FL 32859-3806

Email

mccoy@mccoyfcu.org

Phone (All Offices)

407-855-5452 Toll Free 1-888-584-7701 **Call Center**

407-855-5452

Toni-the-Teller at McCoy FCUSM

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

History

On December 14, 1954, seven people pooled their knowledge and assets to establish the Pine Castle Air Force Base Federal Credit Union, a military member credit union.

In 1958, Pine Castle Air Force Base was renamed McCoy Air Force Base in honor of Colonel Michael N.W. McCoy, and the credit union followed suit. From that time, it has been known as McCoy Federal Credit Union.

In 1974, McCoy Air Force Base was closed. Subsequently, in 1981, McCoy Federal became a community chartered credit union serving those who lived and worked in south-side Orlando.

For the next 25 years, McCoy Federal Credit Union experienced healthy growth and expanded our field of membership to include all of Orange County. Today, we currently serve anyone who lives, works, worships or attends school in Orange, Osceola, Seminole or Lake County. We are committed to opening new branch locations throughout Central Florida to better serve our members.

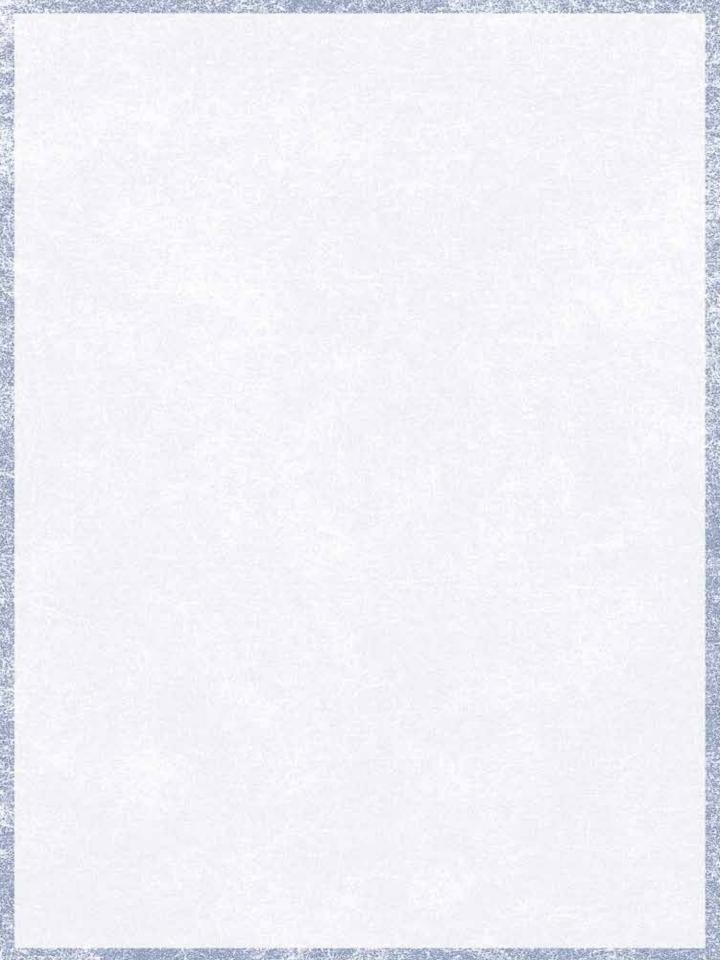
Mission Statement

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.



Membership

Membership to McCoy Federal Credit Union is open to everyone who lives, works, worships, volunteers or attends school in, and businesses and other legal entities located in Orange, Osceola, Seminole or Lake Counties; & members of the immediate family.





(407) 855-5452 www.mccoyfcu.org