

The Financial Planner

The Official Newsletter of McCoy Federal Credit Union, Your Full-Service Community Credit Union
April 2007

The Financial Planner

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questions or concerns, email:
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Website:
www.mccoyfcu.org

Email:
mccoy@mccoyfcu.org

(407) 855-5452

Now serving Orange, Osceola, Seminole & Lake Counties

Our Field of Membership has been expanded! Membership to McCoy Federal Credit Union is now 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.

If you have family or friends who are now eligible with the expansion, please let them know about all the great benefits of belonging to McCoy Federal Credit Union:

- ✓ Lower Rates on Loans
- ✓ FREE Personal Checking
- ✓ FREE Bill Payer
- ✓ Many Free ATM Locations
- ✓ Full Range of Financial Products
- ✓ Higher Rates on Savings
- ✓ Lower Fees
- ✓ FREE McCoy Direct Online
- ✓ FREE Toni-the-Teller
- ✓ Personalized, Friendly Service

"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.



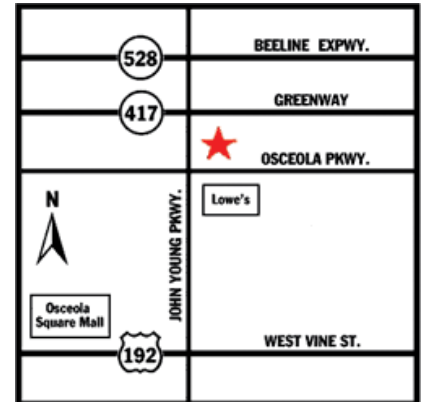
5.32%
Annual Percentage Yield

12 Month

SHARE CERTIFICATE



**Opening
Soon!**



New Osceola Location Update

Construction to the exterior building is complete and work has been started to the interior for our 8th office location. The Osceola Office is scheduled to open in the 2nd Quarter 2007. Watch for future updates on our web site at www.mccoyfcu.org. The Osceola Office is located just South of the Hunters Creek and East of The Loop at 1221 West Osceola Parkway (at John Young) in the Osceola Parkway Corporate Center, Kissimmee.



Beneficial For You. The Credit Union Advantage.

Your Newest Benefit of Membership

Debt Management Programs

If the bills are starting to pile up, we can review your options, and even provide a structured repayment plan.

Credit Score Analysis

A counselor will review your report with you, making sure you know your rights.

Money Management Counseling

Take a closer look at your spending and savings plan, and develop a plan of action to meet your goals.

Housing Counseling

Buying a home is one of the biggest financial commitments you'll ever make. Our counselors can help you make a plan.

Identity Theft Solutions

Take steps to avoid becoming a victim of identity theft, or to recover if damage has already been done.

Toll-Free Information Line

Certified counselors are available to answer your questions about money management and other personal finance topics.

1-888-999-1794

You may also visit [CCCS at BENEFICIALFORYOU.org](http://CCCS.org)



HOLIDAY CLOSINGS

Memorial Day

Monday, May 28th

Independence Day

Wednesday, July 4th

Labor Day

Monday, September 3rd

Columbus Day

Monday, October 8th



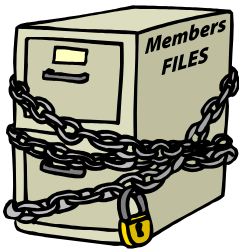
**Verified by
VISA**

VISA's multiple layers of security provide cardholders with an extraordinary level of protection so they can feel confident no matter how they use their VISA card. *Verified by VISA* plays an important role in this strategy in the following ways:

- ✓ Improving the security of online payment transactions
- ✓ Increasing both cardholder and merchant confidence in Internet purchases
- ✓ Reducing disputes and fraudulent activity related to VISA payment cards

Simply activate your existing card with the *Verified by VISA* service and create your personal password. The service is free to VISA cardholders. You'll have the added assurance that your VISA card is safer when you shop at participating online stores.

To activate your card, visit www.mccoysfcu.org and click on the *Verified by VISA* button. Look for the new *Verified by VISA* symbol; it's your way of knowing that you are shopping with an additional layer of security.



McCoy Federal 2007 Privacy Notice

The privacy of your personal information is a top priority of McCoy Federal Credit Union's Board of Directors and Management. We do not and will not sell our members' information to any outside organization.

McCoy Federal Credit Union is committed to making available financial products and services that enable you to meet your financial needs and reach your financial goals. To accomplish this we may share your

information with third party service providers or joint marketers. Under these circumstances we place strict safeguards on the information provided and only allow the information to be used for the stated purpose.

Information We Collect

McCoy Federal Credit Union collects information about you from the following sources:

1. Information we receive from you on applications or other forms;
2. Information about your transactions with us or others;
3. Information we receive from a consumer reporting agency

Information We Disclose

We do not disclose any personal information about our members or former members except as permitted by law, and then under the strictest safeguards. This includes companies that perform marketing services on our behalf and to other financial institutions with whom we have joint marketing agreements.

Our Security Measures

We restrict access to non-public information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal regulations to guard your non-public personal information.

We are required by law to provide you with this Privacy Notice. If you have any questions, please contact a member service representative at 407-855-5452 or 1-888-584-7701.



Direct Deposit- on time, every time

What is direct deposit?

With direct deposit, your Social Security or SSI payment goes straight to your checking or savings account. Your money is always there on payment day as soon as your credit union opens.

Why should I choose direct deposit?

Direct deposit is the best way to get your benefit payment. It's safer and easier, and it gives you more control over your money than a mailed check.

Sign up today – it's easy!

By phone Call the toll-free *Go Direct*® helpline: (800) 333-1795.

Online Go to www.GoDirect.org to sign up or for more information.

In person Visit your bank, credit union or a Social Security office.



Go Direct is sponsored by the U.S. Department of the Treasury and the Federal Reserve Banks. The *Go Direct* word and design mark is a registered service mark of the U.S. Department of the Treasury.



McCoy Federal

Your Full-Service Community Credit Union

PRESORTED
STANDARD
U.S. POSTAGE
PAID
ORLANDO, FL
PERMIT NO. 1665



Orlando Locations

1900 McCoy Rd
35 W. Michigan St
502 S. Chickasaw Tr
5757 Curry Ford Rd
5620 L.B. McLeod Rd
2075 Central Florida Pkwy

Apopka Location

931 N. Park Ave

Osceola Location

1221 W. Osceola Pkwy
Opening 2nd Qtr 2007

Calendar of Events

Hispanic Expo
Booth #328, #428
Orange County
Convention Center
April 20 - 22

Senior Expo
Booth #119
Central Florida
Fairgrounds
May 9 - 10

Orlando Home Show
Booth #906
Orange County
Convention Center
September 28 - 30

Southern's Women Show
Booth # not yet issued
Orange County
Convention Center
October 11 - 14

Vehicle Loans

New Auto & Truck rates as low as 5.50% APR* to 72 mo./ 0-24% down
rates as low as 5.00% APR* to 48 mo./ 25-49% down
rates as low as 4.50% APR* to 36 Mo./ 50% down
Used Auto & Truck rates as low as 6.50% APR*
RV & Travel Trailers New: rates as low as 8.00% APR*
Used: rates as low as 8.75% APR*
Boats New: rates as low as 7.25% APR*
Used: rates as low as 8.00% APR*
Motorcycle New: rates as low as 5.50% APR*
Used: rates as low as 7.50% APR*

Mortgage & Real Estate Loans

1st Mortgage rates as low as 6.25% APR* to 15 years
rates as low as 6.75% APR* to 30 years
2nd Mortgage rates as low as 8.25% APR*
Home Improvement rates as low as 9.25% APR*
Home Equity Loan rates as low as 8.25% APR*
Land/Lot Loans rates as low as 10.25% APR*

Other Loans

Line of Credit rates as low as 11.00% APR*
UCC - 1 (Household) rates as low as 13.00% APR*
Other Secured
- Max 48 months rates as low as 11.50% APR*
Unsecured rates as low as 12.00% APR*
Share Secured 3.50% APR*

Share Certificate Secured: Interest rate equal to 2% above certificate rate or our Share Secured Rate, whichever is higher.

*Annual Percentage Rate

Credit Cards

VISA Platinum: rates as low as 8.96% APR*
VISA Gold: rates as low as 9.96% APR*
VISA: rates as low as 11.46% APR*
Mastercard: rates as low as 10.42% APR*
NO Annual Fee

Late Charge (10 Days Late) equals to 10% of the payment not less than \$1.00 or more than \$15.00 (to be added to the retail sales balance).
Over Limit Fee - \$25.00 *Annual Percentage Rate

Share Rates • Dividend Rates

1.25% 1.2572% APY* (Balances of \$50 and more)
Anticipated dividend rate for 2nd quarter 2007. Dividend rate compounded quarterly. A \$3.00 fee will be charged on share (savings) accounts when the balance falls below \$50 on the last day of the month. This will reduce the earnings on the share (savings) account.

IRA
2.00% 2.0184% APY*

Dividend rate for 2nd quarter 2007. Dividend rate compounded quarterly.

MMSA
1.80% 1.8149% APY*

*Annual Percentage Yield

Regular Share Certificates

| Term | Rate | APY |
|--------|-------|---------|
| 6 mo. | 4.85% | 4.9593% |
| 1 yr | 5.20% | 5.3257% |
| 2 yr | 5.25% | 5.3782% |
| 2.5 yr | 5.30% | 5.4307% |
| 3 yr | 5.35% | 5.4832% |
| 5 yr | 5.40% | 5.5357% |

Rates effective as of 12-15-06 • Rates are subject to change

Contact Numbers

Telephone (All Locations)
407-855-5452
Toll Free
888-584-7701
TONI - the - Teller
(24 hr. Telephone Account Access)
407-857-8245
Toll Free
888-584-8268

Office & Drive In Hours

Lobby:
Monday - Thursday
8:30 am - 5:00 pm
Friday
8:30 am - 6:30 pm
Drive In:
Monday - Thursday
8:00 am - 5:30 pm
Friday
8:00 am - 7:00 pm

E mail: mccoym@mccoysfcu.org
Web Site: www.mccoysfcu.org



No Pressure. No Stress.

Car Buying Made Easy!

How It Works

- 1) Contact McCoy Federal To Get Pre-Approved
- 2) Auto Wholesale Direct Representative Contacts You
- 3) Preview and Test Drive Vehicle at Your Convenience
- 4) Drive Home In Your New Vehicle
- 5) It's That Simple!

- CarFax Report on Every Vehicle
- One on One Consultation
- No Pressure or Hassle
- Save Money Over Dealer Prices
- New and Pre-Owned Vehicles
- Warranties Available
- Trade Ins Accepted
- 24 Hour Access Through Website



The Retirement, Rollover, & Investment Advocates

Got 15 Minutes?

Find out now if you're on the right track for retirement using a new "Retirement Road Test" online planning tool, offered through McCoy Financial Services* located at the 1900 McCoy Road Office. This quick quiz will help you establish a level of confidence about your retirement future.

Go to www.mccoyfcu.org and click on the Retirement Road Test Icon.

Simply complete the questions and the program will generate a report giving you a red, yellow or green score. Your score will help you identify whether it's time to put on the brakes and take a new direction, or keep the course if your retirement plan has the green light.

After you've run the report, Richard A. Nitz, the McCoy Financial Services Financial Advisor can help you interpret your results and put together a plan of action to make sure you're on track to meet your retirement goals. For more information call 407.855.5452 extension 1021 or simply stop by to schedule you appointment.

Courtney DeWitt Jackson
Program Manager of Financial Services

*Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. CUNA Brokerage Services, Inc. is a registered broker/dealer in all fifty states of the United States of America.

B2MM-0207-2603



*It is a proven fact that children with parents who are more involved in their education have a better chance at **SUCCESS!***

McCoy Federal Credit Union has partnered with Orlando CBS Radio stations WOMX-FM / MIX 105.1, WJHM-FM / 102 JAMZ and WOCL-FM / O-Rock 105.9 to launch “The McCoy Federal Credit Union Parent Challenge”, an incentive program that encourages better parent involvement in their children’s education.

The Parent Challenge is a community service campaign that will recognize and reward parents from all communities in the Greater Orlando metropolitan area (Orange, Seminole and Osceola counties). The goals of the program are:

- ✓ Increase parent participation and improve communications between schools and parents.
- ✓ Encourage parents to be more accountable at home, at school and in the community.
- ✓ Provide parents with helpful tips and resources to assist them.
- ✓ Improve parent and community perception of schools.

Children, friends and neighbors can nominate parents or guardians who, despite the odds, are doing their best to get and stay involved in their child’s educational progress. Every school can nominate a School Parent of the Month. Just visit the websites of Orlando CBS radio stations MIX 105.1 (www.mix1051.com), 102 JAMZ (www.102jamzorlando.com) and O-ROCK 105.9 (www.rock1059.com) to nominate individuals for “Parent of the Week.”

We challenge each of you to recognize that special parent or guardian by nominating them, starting April 1, 2007. Let’s highlight our special parents throughout Central Florida so that everyone will know how much we care about our children and the public schools they attend.

*Visit the radio stations’ web sites and nominate your favorite
Parent of the Week!*



www.mix1051.com



www.102jamzorlando.com



www.rock1059.com