

The Financial Planner

The Official Newsletter of McCoy Federal Credit Union, Your Full-Service Community Credit Union
April 2008

The Financial Planner

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McCoy Federal is excited to introduce Fresh Start Checking

Fresh Start Checking is designed to help rebuild your financial record. If you've been turned down for checking accounts due to credit problems, Fresh Start Checking may be able to give you that "fresh start" you need.

Fresh Start Checking includes:

FREE Direct Deposit	FREE E-Statements
FREE Visa Debit/ATM card*	FREE Credit Counseling
FREE McCoy Direct Online	FREE Money Orders
FREE Bill Payer	Overdraft Privilege*

For more information on our Fresh Start Checking Program, call 407-583-1142

* some restrictions apply



New Clermont Location

NOW OPEN

Legends Pointe Center
4300 S. US Hwy 27
Clermont, FL 34711

We are growing to serve you better!

This Issue | Fresh Start Checking • Tax Rebates • Debit Promotion • New Share Certificate Rates
Auto Wholesale Direct Car Sale May 1 - 3 • 1st Mortgage Promotion • SmartMove



No Pressure. No Stress. Car Buying Made Easy!

How It Works

1. Contact McCoy Federal To Get Pre-Approved
2. AWD 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



Did You Here About The Tax Rebates?

You may have heard about the federal Economic Stimulus Act of 2008. The act calls for economic stimulus payments, or rebates, to 130 million Americans this year.

Requirements

The payment is automatic when you file your 2007 tax return. The IRS will use the return to determine eligibility and figure the payment amount. You must file a 2007 federal tax return to receive your payment, even if you owe no taxes and would not ordinarily file.

Payment Amounts

The payments will typically range up to \$600 for individuals and \$1200 for married couples filing jointly, plus an additional \$300 per qualified child under age 17. Even if you did not owe federal income taxes in 2007, you may still qualify for a rebate of \$300 (\$600 jointly) if you earned at least \$3000 in wages, self employment income or benefit payments.

More information

For all the information you'll need on the payments and how to get them, go to the official IRS web site at www.irs.gov and click on the link to "Rebate Questions?"

Don't Get Scammed

Watch out for phone and e-mail scams. Scammers are posing as IRS representatives and promising to send early payments. They are requesting personal or bank account information over the phone or via email with links to official looking forms. IRS says that it will not call or e-mail taxpayers about the stimulus payments or to ask for any financial information. **Forward all scam e-mails and information about scam calls to phishing@irs.gov.**



CAR SALE

May 1st, 2nd & 3rd
1900 McCoy Rd
Orlando





Tax Rebates Mailing Schedule

Stimulus payments will be sent out in the order of the last two digits of the Social Security number used on the tax return. On a jointly filed return, the first Social Security number listed will determine the mail-out time. Schedules for stimulus payments for tax returns processed by April 15, 2008 are as follows:

Direct Deposit Payments

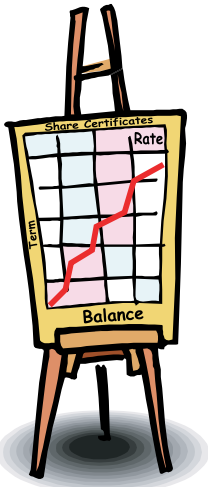
Last 2 digits Social Security #:	Payment should be deposited:
00 - 20	May 2
21 - 75	May 9
76 - 99	May 16

Paper Checks

Last 2 digits Social Security #:	Check should mail:	Last 2 digits Social Security #:	Check should mail:
00 - 09	May 16	39 - 51	June 13
10 - 18	May 23	52 - 63	June 20
19 - 25	May 30	64 - 75	June 27
26 - 38	June 6	76 - 87	July 4
		88 - 99	July 11

Spend Wisely

Consider using your rebate money to pay off high-interest debt, increase your emergency savings or add to your retirement nest egg.



New Share Certificate Rates

In order to provide our members with the highest Share Certificate rates possible we now offer rates customized to your balance and the term you select. Now when you deposit higher balances and choose longer terms, you will receive higher rates. Below is an example of the new rate structure.

All rates are stated as Annual Percentage Yield. The rates shown are current as of this printing and are subject to change without notice. Check the Share Certificate rates on our web site or at any office. A penalty will be imposed for early withdraw.

Balance	6 Month	12 Month	24 Month	30 Month	36 Month	60 Month
\$1,000 - \$4,999	2.52%	2.58%	2.63%	2.68%	2.78%	2.88%
\$5,000 - \$24,999	2.78%	2.83%	2.88%	2.93%	3.04%	3.14%
\$25,000 - \$99,999	3.04%	3.09%	3.14%	3.19%	3.29%	3.40%
\$100,000 +	3.09%	3.14%	3.29%	3.19%	3.40%	3.40%



Debit. Anything. Anytime. Anywhere.

There's no better way to check out the advantages of using your McCoy Federal VISA debit card than when you're at the checkout counter. Debit cards are the easiest, safest and fastest form of payment for everyday purchases. With wide retail acceptance, debit is faster than writing checks, safer than carrying cash and provides reliable fraud protection. Use your debit card at the drive-thru, for your tickets and popcorn at the movies, to start your morning with a hot cup of coffee or to pick up your dry cleaning or prescriptions. You can even use it to shop online!



Debit pays! Just make 15 or more purchases in May to earn a \$10 gas card. Use your debit card for another 15 or more purchases in June to earn a second \$10 gas card.

NEW!
FREE
MONEY
ORDERS
for Members

COMING SOON...

Watch for these exciting new products and services coming soon to McCoy Federal:

- ✓ Contactless Debit Cards
- ✓ Online Account Opening
- ✓ Business Account Services
- ✓ Young Adult Checking Accounts
- ✓ Health Savings Accounts
- ✓ AskMcCoy - Online answers to your questions 24/7



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, Apopka

Osceola Pkwy Location

- 1221 W. Osceola Pkwy,
Kissimmee

Clermont Location

- 4300 S. Hwy 27, Clermont

NOW OPEN

Vehicle Loans

- New Auto & Truck rates as low as 5.00% APR* to 72 mo./ 0-24% down
rates as low as 4.50% APR* to 48 mo./ 25-49% down
rates as low as 4.00% APR* to 36 Mo./ 50% down
- Used Auto & Truck rates as low as 6.00% APR*
- RV & Travel Trailers New: rates as low as 7.50% APR*
Used: rates as low as 8.25% APR*
- Boats New: rates as low as 6.75% APR*
Used: rates as low as 7.50% APR*
- Motorcycle New: rates as low as 5.00% APR*
Used: rates as low as 7.00% APR*

Mortgage & Real Estate Loans

- 1st Mortgage rates as low as 5.75% APR* to 15 years
rates as low as 6.25% APR* to 30 years
- 2nd Mortgage rates as low as 8.00% APR*
- Home Improvement rates as low as 9.00% APR*
- Home Equity Loan rates as low as 8.00% APR*
- Land/Lot Loans rates as low as 10.00% APR*

Other Loans

- Line of Credit rates as low as 10.50% APR*
- UCC - 1 (Household) rates as low as 12.50% APR*
- Other Secured
- Max 48 months rates as low as 11.00% APR*
- Unsecured rates as low as 11.50% APR*
- Share Secured 3.50% APR*

Share Certificate Secured: Interest rate equal to 2% above certificate rate

*Annual Percentage Rate

Note: All Rates Subject To Change Without Notice

Credit Cards

- VISA Platinum: rates as low as 8.96% APR*
- Mastercard: rates as low as 10.42% APR*

NO Annual Fee

Late Fee: \$25 if minimum payment is not received within 10 days of due date.
Over Limit Fee - \$15.00 *Annual Percentage Rate

Share Rates • Dividend Rates

1.00% 1.0046% APY* (Balances of \$50 and more)
Anticipated dividend rate for 2nd quarter 2008. 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
1.75% 1.7641% APY*
Dividend rate for 2nd quarter 2008. Dividend rate compounded quarterly.

MMSA
1.25% 1.2572% APY*
Rates effective as of 03-01-08 • * Annual Percentage Yield

Share Certificate Rates

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\$1,000 - \$4,999	2.52%	2.58%	2.63%	2.68%	2.78%	2.88%
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\$25,000 - \$99,999	3.04%	3.09%	3.14%	3.19%	3.29%	3.40%
\$100,000 +	3.09%	3.14%	3.29%	3.19%	3.40%	3.40%

Rates effective as of 04-01-08 • Rates shown as Annual Percentage Yield

Contact Numbers (All Locations)

- Telephone 407-855-5452
- Toll Free 888-584-7701

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

Office & Drive In Hours

Lobby:
Mon - Thu 8:30 am - 5:00 pm
Fri 8:30 am - 6:30 pm

Drive In:
Mon - Thu 8:00 am - 5:30 pm
Fri 8:00 am - 7:00 pm

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

FIXED RATE MORTGAGES



NO Points

NO Origination Fees

\$1000 Back at Closing

Hurry, offer ends April 30th

2008 HOLIDAY CLOSINGS

Memorial Day
Monday, May 26

Independence Day
Friday, July 4th



Welcome from **SMARTMOVE**.

SMARTMOVE is a program designed to offer you high quality, professional real estate assistance with cash rebates when you buy or sell a home.

Benefits of **SMARTMOVE**:

- A knowledgeable, experienced, highly trained agent
- A personal move coordinator who assists you every step of the way
- Personalized customer service throughout the entire transaction
- Real Estate related bundled services
- A **CASH REBATE** after closing

SMARTMOVE services and cash rebates are available to any member of McCoy Federal who buys or sells a home and meets program guidelines - **and it's absolutely free.**

For more information visit: www.smartmove.com/mccoy/
or contact a SMARTMOVE counselor at 1-800-753-6135.

FREE Bill Payer from McCoy Federal *simplifies your busy life!*



Pay your bills in minutes; schedule future or recurring payments, even enroll online in minutes. And there's no waiting period - immediately view and pay your bills from anywhere at anytime.

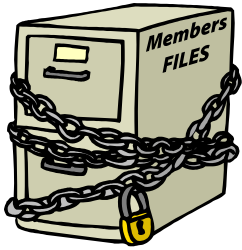
Bill Payer is secure - Bill Payer uses Internet standard safeguards for online financial transactions that ensure data integrity and transaction security, including Secure Socket Layer (SSL) encryption and user IDs and passwords. Your account information is protected at all times.

Bill Payer is simple - Now with e-billing, you can receive bills online and pay them at the same place. Pay them right away, or schedule them to be paid later - whenever you decide.

Bill Payer is convenient - You can view e-bills, make payments, view past bills or payment histories, make service requests or inquiries, and modify personal account information anytime, from any web connected PC.

If you have a McCoy Federal checking account, we invite you to our try **FREE Bill Payer**. For more information visit our web site www.McCoyFCU.org and watch the new Bill Payer video or try the online demo.

*See how easy it is to pay your bills online with **FREE Bill Payer!***



McCoy Federal 2008 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.



ARE YOU ON THE RIGHT ROAD TO RETIREMENT?

More than one third of all working Americans have no retirement savings, and of those who are saving, almost two-thirds have no idea if they are saving enough. With this looming retirement crisis, McCoy Financial Services located at McCoy Federal Credit Union is now offering its members a no cost, no obligation test drive to see if they are on the right road to retirement using a software program called the Retirement Road Test.

Through a short series of questions, the Retirement Road Test will evaluate your current situation, analyze your future plans and deliver a Road Test score that will tell the member if they are on the right track or might need help in retirement planning. The report also gives suggestions on how a member can increase their score, or, if a more thorough analysis with a financial advisor would be a logical next step.

Recent research indicates more than half of all workers have less than \$50,000 saved for retirement, and a major reason they don't seek guidance is they don't know where to find advice they can trust. This service is designed for members in all stages of retirement saving, from those just starting a savings plan, to baby boomers with retirement in their sights, to those already retired.

The Retirement Road Test was developed by the CUNA Mutual Group, a leading provider of financial services for credit unions and their members.

Credit union members are urged to schedule an appointment for the Retirement Road Test by contacting Blair Tyrrell at 407.855.5452 extension 1021. Or you can complete the Retirement Road Test on your own by visiting www.mccoysfcu.org. Non-members can find out if they are eligible to join so they can have access to this service.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/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.

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