

# The Financial Planner

The Official Newsletter of McCoy Federal Credit Union, Your Full-Service Community Credit Union  
April 2015

## The Financial Planner

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Tim Driskell  
Cynthia Sterchele

Alvin J. Cowans, CCUE  
President/CEO

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(407) 855-5452  
(888) 584-7701



# Lake Nona Is Moving!

## New Location Opens April 20th!

The new facility will include new drive thrus, easier access and the same great member service from our Lake Nona Team.



In order to complete the move-in process to the new location, the old storefront location at 9161 Narcossee Rd will be closed Friday, April 17th. The new location will open Monday, April 20th at our **NEW Business Hours**:

	Drive-Thru	Lobby
Monday - Thursday	8:00 am - 5:30 pm	9:00 am - 5:00 pm
Friday	8:00 am - 6:00 pm	9:00 am - 6:00 pm

**Holiday Closings**  
Memorial Day  
Monday, May 25th



**Spring Shred Days Are Back!**  
Look inside for locations & times.

# What's an EMV chip card?

We all use our debit and credit cards for shopping, eating out and buying groceries. Soon you can do so with the added security benefits of an EMV chip card. The new cards are nearly impossible to counterfeit, and travel will be even easier in more than 130 countries where chip cards are already used. EMV chip cards do everything magnetic stripe cards do but even more securely; plus, you are still protected from fraud by Visa's Zero Liability policy\*.

**EMV equipped McCoy Federal Debit & Credit Cards will be available later this year!**

## How It Works

### Smarter Technology

**Computer Microchip.** A computer chip securely stores the card data that currently resides on the magnetic stripe. This makes it nearly impossible for a criminal to create a counterfeit EMV chip card.

**Unique Cryptogram.** The computer chip enables more secure processing by producing a one-time use code for each transaction.

**Mobile Shopping.** EMV technology will also enable a one-time use code for mobile transactions and support other security innovations like tokenization.

### Used Worldwide

**130+ Countries.** There are approximately 2.4 billion EMV chip cards in circulation and 36.9 million terminals active worldwide, ensuring you can use your account conveniently wherever you travel.



## Added Security

**Difficult to Counterfeit.** Because EMV chip cards use cryptograms that are unique to each transaction, stolen chip card data cannot be used to create counterfeit cards.

**Less Risk of Fraud.** The added layer of security provided by EMV chips makes debit and credit card data much less valuable, decreasing incentive for fraudsters to steal data.

**Zero Liability.** With EMV chip cards, cardholders are still protected from fraudulent purchases with Visa's Zero Liability policy\*.



## How To Use

### Insert Card

Instead of swiping, you'll insert the card into the terminal, chip first, face up.

### Leave the Card in the Terminal

The card must remain in the terminal during the entire transaction.

### Sign the Receipt or Enter a PIN

Either sign the receipt or enter your PIN to complete the transaction.

### Remove Your Card

When the purchase is complete, remember to take your card with you.



Remember: The chip card still has a magnetic stripe, just in case you need to use it with a traditional terminal.

## Visa Layers of Security

Visa fraud protection will give you complete confidence using your account everywhere you shop – in store or online. EMV chip is the latest layer of security that's coming soon to a card near you. Learn about EMV chip and other Visa layers of security at [www.visasecuritysense.com](http://www.visasecuritysense.com), or follow us at [twitter.com/VisaSecurity](https://twitter.com/VisaSecurity).

\*The Visa Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details.

# VISA



**LOCATION**  
McCoy Road  
1900 McCoy Road  
Orlando, FL 32809

**WHEN**  
Saturday, April 18, 2015  
**TIME**  
9 AM - 12 PM

**LOCATION**  
Central Florida Pkwy  
2075 Central Florida Pkwy  
Orlando, FL 32837

**WHEN**  
Saturday, May 16, 2015  
**TIME**  
9 AM - 12 PM

## Loan Products

New Vehicles rates as low as 1.99% APR\* up to 48 months  
 New Auto & Truck rates as low as 2.50% APR\* up to 60 months  
 Used Auto & Truck rates as low as 3.00% APR\* up to 60 months  
 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 6.00% APR\*  
 1st Mortgage rates as low as 3.00% APR\* to 10 years  
 rates as low as 3.00% APR\* to 15 years  
 rates as low as 3.625% APR\* to 20 years  
 rates as low as 4.00% APR\* to 30 years  
 2nd Mortgage rates as low as 4.00% APR\* - 100% LTV  
 Home Improvement rates as low as 4.00% APR\* - 100% LTV  
 Home Equity Loan rates as low as 4.00% APR\* - 100% LTV  
 Land/Lot Loans rates as low as 10.00% APR\*  
 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 8.50% APR\*  
 Share Secured 3.50% APR\*  
 Share Cert. Secured interest rate equal to 2% above certificate rate  
 or the Share Secured rate whichever is higher

\*Annual Percentage Rate

Note: All Rates Subject To Change Without Notice

## Credit Cards

VISA Platinum: variable rate as low as 8.50% APR\*  
 VISA Platinum Rewards: variable rate as low as 9.50% APR\*  
 VISA Signature Cash Back: variable rate as low as 10.50% APR\*  
**NO Annual Fee**



Late Fee/Returned Check: Maximum of \$25 but not more than the minimum monthly payment. Over Limit Fee - None - account balance cannot exceed credit limit.

Cash Advance: 3% (minimum of \$10)

\*Annual Percentage Rate

## Share Rates: .1501% APY\*

(Balances of \$50 and more)

Anticipated dividend rate for 2nd quarter 2015. Dividend rate compounded quarterly. A \$5.00 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: .3505% APY\*

Dividend rate for 2nd quarter 2015. Dividend rate compounded quarterly.

**MMSA, HSA & Total Business Checking: .2002% APY\***  
 Dividend rate as of 03-01-13 • \*Annual Percentage Yield

## Share Certificate Rates

Balance	6 Month	12 Month	24 Month	30 Month	36 Month	60 Month
\$1,000 - \$4,999	.2002%	.2503%	.3004%	.3506%	.5011%	.6017%
\$5,000 - \$24,999	.3506%	.4007%	.4509%	.5011%	.6519%	.7526%
\$25,000 - \$99,999	.5011%	.5514%	.6017%	.6519%	.8029%	.9037%
\$100,000 +	.6519%	.7023%	.7526%	.8029%	.9541%	1.0551%

Rates effective as of 02-12-13 • 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

## Hours of Operation

**Lobby:**  
 Mon - Thu 9:00 am – 5:00 pm  
 Fri 9:00 am – 6:00 pm

## Drive Thru:

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

## Aloma & Call Center

Mon - Fri 9:00 am – 5:00 pm

## VA Outpatient Clinic

Mon - Fri 8:00 am – 4:00 pm

**Email:** mccoey@mccoeyfcu.org  
**Web Site:** www.mccoeyfcu.org



## Spring Shred Day Events

### LOCATION

McCoy Road  
1900 McCoy Road  
Orlando, FL 32809

### WHEN

Saturday, April 18, 2015

### TIME

9 AM - 12 PM

### LOCATION

Central Florida Pkwy  
2075 Central Florida Pkwy  
Orlando, FL 32837

### WHEN

Saturday, May 16, 2015

### TIME

9 AM - 12 PM

Times, dates and locations are subject to change without notice. Please check our website for any changes and important shredding information.

# Mortgages

as low as

# 3.00%

annual percentage rate

Fixed Rate • ZERO Points  
NO Origination Fees



## 2nd Mortgages, Home Equity & Home Improvement Loans

as low as

# 4.00%

annual  
percentage  
rate

## 100% Loan to Value!





# Intro **0%<sup>APR</sup>** Purchases **Balance Transfers** *for 18 months!*

After that, current APR for purchases  
& balance transfers will apply.

Current APR depending on  
credit worthiness as low as **8.50%-18% APR**

We're offering 0% APR\* intro rate for 18 months on balance transfers and purchases made on NEW McCoy Federal Visa Platinum, Visa Platinum Rewards or Visa Signature credit cards. After the introductory period, the variable rate will convert to our standard low rate, currently as low as 8.50% APR to 18.00% APR\*.

***Don't miss out on this special credit card offer, apply today!***

\*APR = Annual Percentage Rate. The introductory APR offer is available for new account only on transfers and purchases made with a Visa Platinum, Visa Platinum Rewards or Visa Signature - existing McCoy Federal Cardholders are not eligible. Balance transfers must be completed within 60 days from account opening to receive the promotional rate for 18 months. A 3% balance transfer fee (minimum \$10) applies. Purchases will receive the promotional rate for 18 months from open date of account. Rates adjust to a variable APR (8.50%–18.00%) after the promotion period based on an evaluation of applicant credit — not all applicants will qualify for the lowest rate.



Available on the iPhone  
**App Store**

# My McCoy is now on your Tablet!



**MyMcCoy Mobile HD** gives you the power to stay on top of your finances right in the palm of your hand - now you can access all of your MyMcCoy Online accounts from your Apple or Android tablet.

***Download the app today from  
iTunes or Google Play!***

To use MyMcCoy Mobile HD, users must be enrolled in Free MyMcCoy Online. Free online Bill Pay is required to pay bills from your mobile device. MyMcCoy Mobile HD is free to access but messaging and data rates may apply. Please contact your wireless service provider for details. iPhone is a registered trademark of Apple, Inc. registered in the U.S. and other countries. App Store is a service mark of Apple, Inc. Android and Google Play are trademarks of Google, Inc.