

The Financial Planner

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

Serving Orange, Osceola, Seminole and Lake County

The Financial Planner

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(407) 855-5452



Now Open on Osceola Parkway!

The Osceola Parkway 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.

Stop by and visit our new location today!



This Spring, McCoy Federal Credit Union partnered with Orlando CBS Radio stations MIX 105.1, 102 JAMZ and 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. Nominations were accepted for parents or guardians who, despite the odds, are doing their best to get and stay involved in their child's educational progress.

Here are the *Parent of the Week* winners and their respective counties of residence:

Sandy McCann - Orange • **Ann Jeralds** - Orange • **Anne Warner** - Seminole
Scott Stevens - Seminole • **Jackie Aponte** - Osceola

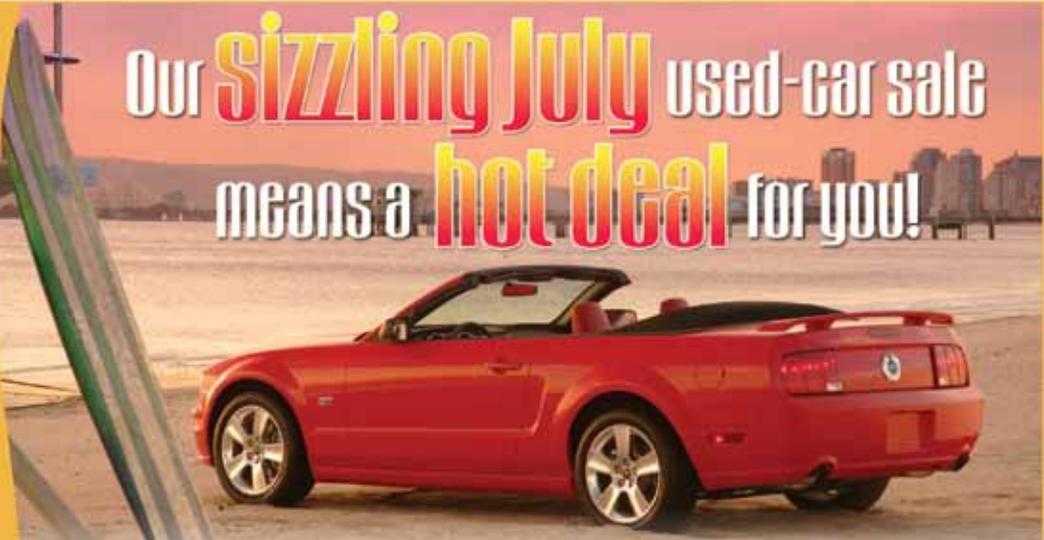
Each received a \$100 McCoy Federal Credit Union VISA Gift Card and a summer-fun-pak from EMBARQ!

Congratulations to all the winners!

The McCoy Federal Credit Union Parent Challenge will resume this fall when school gets underway.

This Issue | New Osceola Pkwy Location • Parent Challenge Winners • Auto Loans
2007 McCoy Resolution Notice • Enterprise Car Promotion • VISA NFL Promotion

Get up to **\$400*** deposited into your McCoy Federal account when you buy from Enterprise Car Sales **JULY ONLY**



Our sizzling July used-car sale means a hot deal for you!

Enjoy a payment vacation! Take advantage of your McCoy Federal Credit Union membership as we join forces with and Enterprise Car Sales for a month-long event that gives you **hot deals on cool wheels!**

Enterprise will deposit up to \$400* into your McCoy Federal account to cover the amount of your first payment when you purchase a used vehicle from one of their Orlando locations between **July 1 – 31, 2007.**

Get pre-approved today! Call **407-955-5452** (toll-free, **888-584-7701**), visit the nearest location or log on to our Web site, **www.mccoyscu.org.**

Qualified buyers only. Offer valid July 1 – 31, 2007, for McCoy Federal Credit Union members only. Deposit will be made within 14 days of car closing.

enterprise car sales
Member Since 1998

Orlando East
5505 E. Colonial Drive
Orlando 32807
Toll-free: 888-213-0655

Orlando West
3801 N. John Young Parkway
Orlando 32804
Toll-free: 866-346-7072

Getting an auto loan from your credit union and buying a vehicle from Enterprise are two smart moves.

Why buy from Enterprise?

They offer no-haggle pricing so you can avoid unpleasant negotiations and sales games. You will be pleased with the professional people and low-pressure sales approach. Every vehicle sold comes with their Perfect Used Car Package® to ensure your complete satisfaction.

A Great Selection of Used Cars for Sale - 120 Makes and Models.

Whether you are looking for a used car, truck, van or SUV, we have your next vehicle. We hand select vehicles, most from our fleet of more than 700,000 to offer unsurpassed quality and value. Find thousands of used cars online.

Used Rental Cars - One of the Best Values on the Road

Imagine getting a used car that has been well-maintained with regular oil changes, and brakes and other parts inspected regularly. Plus a 12-month/12,000-mile Limited Powertrain Warranty. That is what you get with Enterprise.

To learn more about Enterprise used used car sales and check inventory, visit **www.cuautodeals.com**

HOLIDAY CLOSINGS

Labor Day
Monday
September 3rd

Columbus Day
Monday
October 8th

Used Auto Loans



as low as 6.50%
annual percentage rate



www.mccoyscu.org

NCUA

VISA 2007 NFL Promotion

ONLY ONE PASS CAN GET YOU INTO THE PLAYOFFS, SUPER BOWL & PRO BOWL.
Win 3 trips. Hang with 3 NFL superstars.

Plus, hundreds will win \$100 Visa® Gift cards.

**Starts
September 1st!**

Use your Visa card — your inside pass to the NFL.
Enter automatically this September 1-December 15.

VISA Proud Sponsor NFL

McCoy Federal Credit Union 2007 Annual Resolution Notice

This annual notice is being provided to you according to the provisions of Regulation E, the Electronic Funds Act. We are required to provide this notice to you at least annually. Please keep this for your records.

In case of errors or questions about your electronic transfers, telephone us at 407-855-5452 or toll free at 1-888-584-7701 or write us at Post Office Box 593806, Orlando, Florida 32859-3806 as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require you to send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days (or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions) after we hear from you and we will correct any error promptly. If we need more time, however, we may take up to 45 days (or 90 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions) to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days (or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions) for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days (or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions), we may not re-credit your account.

If we decide that there is no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.



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

Calendar of Events

Enterprise Car Special

Enterprise Car Sales
Orlando West &
East locations
July 1 - 31

La Feria de la Familia

Booth #218
Osceola Heritage Park
August 18

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 3rd 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 3rd quarter 2007. Dividend rate compounded quarterly.

MMSA

1.80% 1.8149% APY*

*Annual Percentage Yield

Regular Share Certificates

Term	Rate	APY
6 mo.	5.00%	5.1162%
1 yr	5.05%	5.1685%
2 yr	5.10%	5.2209%
2.5 yr	5.15%	5.2733%
3 yr	5.20%	5.3257%
5 yr	5.25%	5.3782%

Rates effective as of 06-14-07 • 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: mccoy@mccoyfcu.org

Web Site: www.mccoyfcu.org

Drive Down The Cost of Your Auto Insurance!

Your credit union membership could save you up to \$300 a year*! MEMBERS Auto Insurance offers competitive group rates and online quotes you can access at any time, day or night, in the privacy and convenience of your own home.

Rates are locked in for 12 full months, and you can start your new auto insurance right away – even if your current policy isn't about to expire.

You get your quote in minutes after completing a simple online form. Then when you purchase your policy, you'll have fast, easy access to your account, so you can make claims, premium payments and policy changes online whenever it's convenient for you.

A MEMBERS Auto Insurance policy provides you the benefits of:

- **Affordable rates** just for credit union members.
- **Multiple discounts**, including multi-policy, multi-car, safe driver and more.
- **Anytime online account access** to report claims, make policy changes or print ID cards.
- **Superior customer service**, with drive-in appraisal centers and repair facilities.
- **Reliable coverage from Liberty Mutual**, the 10th largest insurer in the nation.

Start driving down the cost of your auto insurance. You could begin saving up to \$300 a year today! Visit our Web site at www.mccoysfcu.org, and then click on the Start Smart Icon/Button. If you have any questions or concerns, call 407.855.5452 extension 1021 and ask for Juan Bermejo.

Coverage provided and underwritten by leading insurance companies, including Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA. Insurance coverage and discounts may vary by state. Group discounts are not available in all states. To the extent permitted by law, applicants are individually underwritten, some applicants may not qualify. A consumer report from a consumer reporting agency and/or motor vehicle will be obtained on all drivers listed on your policy where state regulations allow (CA Dept of Ins License # OC46257). **The insurance offered is not a deposit and is not insured by the NCUSIF or guaranteed by your credit union.**

**Figure based on a April 2003 sample of auto policyholder savings when comparing their former premium with those of the Group Savings Plus program. Individual premiums and savings will vary.*

1437-P1098F2(O3O4)

New Auto Loans

as low as **4.50%**
annual percentage rate

McCoy FEDERAL
YOUR COMMUNITY CREDIT UNION

www.mccoysfcu.org

NCUA 



Parent Tips

Back-to-School Tips for Parents from the National Education Association

For Younger School Children

To be best prepared for back-to-school, it is important that younger children are familiar with:

- Basic information such as their name, address, and phone number
- Taking their outer clothing on and off
- Basic toilet needs
- Being considerate to others and knowing how to wait their turn

In addition, before the first day of school parents of younger children should consider the following:

- Establishing a bedtime ritual
- Immersing their children in social situations with other children their age
- Familiarizing them learn with classroom basics including letters, numbers, colors, and shapes
- Reading daily to their children
- Determining the route they will take to and from school and then practicing the route
- Taking their children to visit their school and classroom, if possible, to get them acquainted with the new setting

For Older School Children

Experts recommend a healthy, open dialogue with older children about back-to-school. Parents should be sure to:

- Engage in discussion about their children's friends, classes, and activities
- Work with their children to set measurable goals and expectations
- Urge their children to be involved in extracurricular activities at school and in the community
- Help them with budgeting their time and homework load

For Parents

Parents play a key role in helping make the back-to-school transition smooth.

Here are just a few tips to help parents get started:

- Determine set times and location for homework
- Meet their children's teacher and school principal
- Prepare for and go to parent-teacher conferences
- Get involved in the school's PTA
- Stay on top of the school calendar
- Keep track of and attend school events

The National Education Association (NEA), the nation's largest professional employee organization, is committed to advancing the cause of public education. NEA's 3.2 million members work at every level of education—from pre-school to university graduate programs. NEA has affiliate organizations in every state and in more than 14,000 communities across the United States. To learn more, visit their web site at www.nea.org