

The Financial Planner

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

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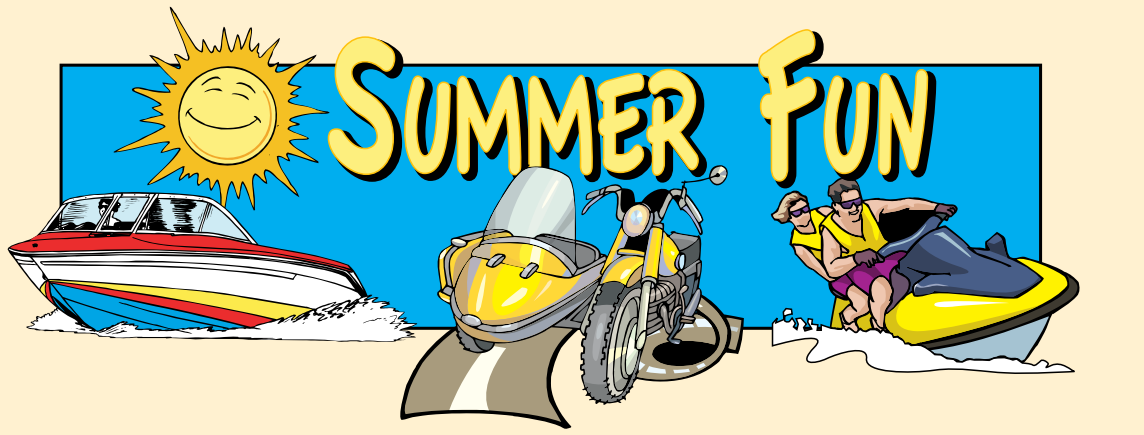
Alvin J. Cowans, CCUE
President/CEO

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questions or concerns email:
wschneck@mccoyfcu.org

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Email:
mccoy@mccoyfcu.org

(407) 855-5452




SUMMER FUN

Summer is here and now is the time to get into some Summer Fun.
McCoy Federal can help with great loans for Boats, Jet Skis & Motorcycles.
Check out these great rates:

New Boats	New Motorcycles	Jet Skis
as low as 6.75% apr*	as low as 5.00% apr*	as low as 11.00% apr*
Used Boats	Used Motorcycles	
as low as 7.50% apr*	as low as 7.00% apr*	

*Annual Percentage Rate



Important Information for Credit Card Holders

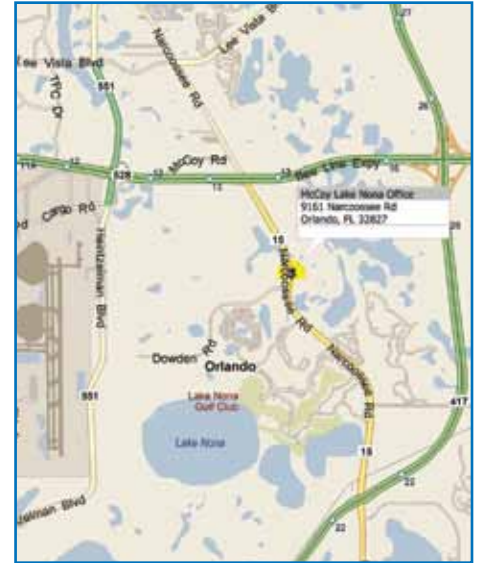
On Monday, June 16th, 2008, the way you accessed your Credit Card History was changed. You now have easy access to your Credit Card History through McCoy Direct Online. Your Credit Card Account(s) will be listed in the Account Summary Screen of McCoy Direct after you login. If you do not have access to McCoy Direct Online, please visit www.mccoydirect.org and click "Sign Up Now."



We are **growing**
to serve you better!

New
Lake Nona Location
Coming Soon!

9161 Narcoossee Road
Orlando, FL 32827



Ends July 31

beat the heat
with a cool
\$10,000

Free Online Bill Pay is simple, secure and the **hottest** thing to do this summer.

Where could \$10,000 take you this summer? You could find out in our **Beat the Heat** sweepstakes. Once you've paid at least 3 bills using Online Bill Pay in June and July 2008, you'll get an entry into the sweepstakes for EVERY bill paid!

Each bill you pay with Online Bill Pay increases your chances of winning:

Grand Prize - \$10,000
First Prize - \$1,000

Second Prize - iPod® nano
Third Prize - \$100

NO PURCHASE NECESSARY. Sweepstakes ends 7/31/08. Open to legal U.S. residents residing in any of the 50 United States or DC, who are 18 years of age or older and have a unique, personal and valid social security number at the time of entry. Subject to full official rules available at <http://sweeps.pscufl.com/rules>. Void in Puerto Rico, US territories and possessions, outside of the US and where restricted or prohibited by law. Online entries require a minimum of 3 online bill payments at the financial institution's website between June 1-July 31, 2008. Maximum number of entries per person is 30.



CHEVROLET.

CAR SALE

Thursday, Friday & Saturday
July 31 - August 2

1900 McCoy Rd
Orlando





Ice Cream Fridays

Cool down this summer at McCoy's Ice Cream Fridays. Back by popular demand, we are serving FREE ice cream at our locations as a way of saying "Thank You" for being a member of McCoy Federal. Look for the ice cream carts in our lobbies at the locations and dates below. Ice cream will be served from 11:00 am until closing (or we run out).

Dates & Locations

July 18 Curry Ford Chickasaw	July 25 Michigan Osceola Parkway	August 1 McCoy Road	August 8 Central Florida Parkway West Orlando	August 15 Apopka Clermont
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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

NEW!
FREE
MONEY
ORDERS
for Members



Shred Day a Huge Success!

On May 16, McCoy hosted a free shredding day to our members to get rid of unwanted paper and documents. The secured shredding was provided by Iron Mountain with all waste being recycled to help the environment. In just a few hours, we shredded over 10,000 pounds of waste for our members.

If you missed the Shred Day, don't worry. A second Shred Day is coming soon. Watch for details in the newsletter and web site for schedules and locations.





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

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 3rd 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
1.50% 1.5104% APY*
Dividend rate for 3rd quarter 2008. Dividend rate compounded quarterly.

MMSA
1.15% 1.1561% APY*
Rates effective as of 07-01-08 • * Annual Percentage Yield

Share Certificate Rates

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%

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

New Auto Loans



as low as **4.00% apr***

Used Auto Loans as low as **6.00% apr***

NCUA
*annual percentage rate

2008 HOLIDAY CLOSINGS

Independence Day
Friday, July 4th

Labor Day
Monday, September 1st

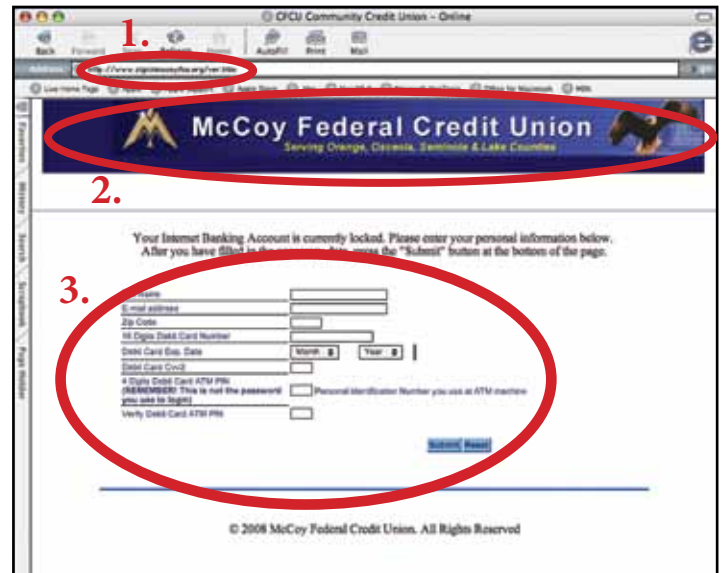
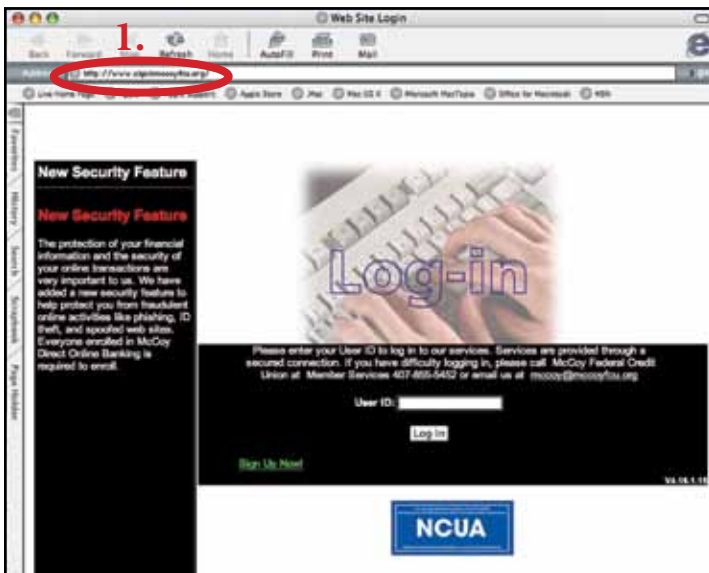
Columbus Day
Monday, October 13th

Caution! Thieves are STILL "Phishing" for your information



What is Phishing? Phishing attacks use 'spoofed' emails and fraudulent Web sites designed to fool recipients into divulging personal financial data such as credit card numbers, account usernames and passwords, Social Security numbers, etc. By hijacking the trusted brands of well-known financial institutions, online retailers and credit card companies, phishers are able to convince many recipients to provide personal and financial information.

Recently, attackers attempted to steal sensitive information using credit unions, which McCoy was one of them. The attackers circulated emails and text messages to members and nonmembers. The emails contained a hyperlink to a fraudulent McCoy Direct Online web site which requested the recipient's login number. After login, a second screen requested debit card information. Below are screen shots of one of the phishing web sites. We have circled the items you should check for possible spoofed phishing sites.



1. Wrong web site address "http://www.signinmccoyfcu.org/" correct site "https://www.mccoydirect.org/"
2. Logo banner is not correct for McCoy Direct Online (it is a copy of our regular web site banner)
3. We NEVER request sensitive information such as this from emails, text messages or our web site.

Some additional items: the fake site was missing the password screen with security photo and the site is not secure indicated by the web address starting with "http://" - secure sites start with "https://" - (the "s" indicates it is secured).

If you provided any information to any of these fake sites and have not contacted McCoy Federal yet, please call 407-855-5452 or Toll Free 1-888-584-7701.

McCoy Federal Credit Union 2008 Annual Resolution Notice

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 3 business days after we finish our investigation.

You may ask for copies of the documents that we used in our investigation.

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.



**Starts
September 1**

Purchases made with your VISA card this September 1 - December 31 are automatically entered for a chance to win the VISA Inside Pass, the ultimate NFL experience—a Grand Prize trip package for two to Super Bowl XLIII, the 2009 NFL Pro Bowl, and a 2009 NFL Playoff game.



Wish This Was You?

Don't Dream. Take Action.
Attend Our Annual Financial Health Day.

Date: Saturday, July 19, 2008

Time: 9:00 a.m. to 4:00 p.m.

Location:
McCoy FCU Community Room
35 West Michigan Street
Orlando, FL 32806

The following topics will be covered:

- Down payment assistance
- Closing Cost Assistance
- Shopping for interest rates
- Qualifying for a mortgage loan
- Additional home buying related topics

Sign-up by calling the workshop hotline at
407.855.5452 ext. 1083.

Or send an email with your contact information to
FinancialED@mccoyfcu.org



McCoy Federal Credit Union
Member Since 1956. Member Since 1956. Member Since 1956.

NCUA



**BORN BETWEEN
1946-1964?**

IF SO, ASK YOURSELF THESE QUESTIONS:

- | | |
|--|-------------------|
| Am I close to my retirement age? | Answer: Yes |
| Do I have enough money to retire? | Answer: Not Sure? |
| If I have a retirement plan from my former Employer (job) should I roll it over? | Answer: Maybe |

CALL 407.855.5452 EXTENSION 1021 TO:

Schedule a Consultation to discuss your financial needs

McCoy Financial Services
"Real Savings in Real Time"
The Retirement, Education & Investment Advisors

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