

The Financial Planner

The Official Newsletter of McCoy Federal Credit Union, Your Full-Service Community Credit Union
July 2013

The Financial Planner

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Website:
www.mccoyfcu.org

Email:
mccoy@mccoyfcu.org

(407) 855-5452



MyMcCoy Mobile gives you the power to stay on top of your finances right in the palm of your hand. Whether you're at school or work, on vacation or at the grocery store, you can access all of your MyMcCoy Online accounts from your cell phone.

Mobile App

Specially designed for your iPhone® or Android™ phone
View account balances and transaction history
Transfer funds between MyMcCoy accounts
Pay bills (requires enrollment in Free online Bill Payer)
PopMoney - person to person payments
Locate branches and ATMs

Mobile Website

View account balances and transaction history
Transfer funds between MyMcCoy accounts
Pay bills (requires enrollment in Free online Bill Payer)
Locate branches and ATMs

Text Banking

View account balances and transaction history
Locate branches and ATMs

For more information on MyMcCoy Mobile, visit our website:
www.mccoyfcu.org/mymccoy-mobile.asp

To use MyMcCoy Mobile, users must be enrolled in Free MyMcCoy Online.

Free online Bill Pay is required to pay bills from your mobile device.

MyMcCoy Mobile 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.

**HOLIDAY
CLOSINGS**

Labor Day
Monday, September 2

Columbus Day
Monday, October 14

WHY WOULD CONGRESS RAISE TAXES ON 96 MILLION AMERICANS?



Take Action Now!

#DontTaxMyCU

SPECIAL REPORT

Act now to preserve credit unions, so we can continue benefitting YOU!

McCoy Federal Credit Union is a not-for-profit credit union and is all about providing great financial services for our members. That's our sole purpose, distinguishing us from other financial institutions, particularly banks. A bank's first priority is to maximize shareholders' profits – from the rates and fees charged to its customers for loans and services. But, YOU might lose ALL of the benefits you enjoy at McCoy Federal Credit Union unless Congress hears **loud and clear** from members like you that you want us protected as part of federal tax reforms.

Our credit union is owned by its members which typically offers lower rates on loans, higher returns on savings and lower and fewer fees for services. We can do this because our emphasis is on providing financial services to members at reasonable costs and returns – not by amassing profits from them. By making financial services more affordable, McCoy Federal Credit Union helps you reach your goals and improve your financial well-being.

You might say **a bank uses people to make money – but a credit union uses money to help people.** If the savings and service you enjoy at McCoy Federal Credit Union is important to you, please take a moment to ask Congress to preserve credit unions' tax status as part of tax reforms occurring now. Without that, you could lose the many benefits you enjoy.

Visit www.mccoyfcu.org and click on the “Don't Tax My Credit Union” banner to **save your credit union!**



**Auto • Recreational Vehicles
Home Insurance • Flood Insurance
Individual Health • Dental Coverage
Commercial Insurance**

Deciding on what insurance coverage to purchase usually boils down to a choice between quality and price. If you choose quality, you can expect to pay higher premiums. If you choose price, well, keep your fingers crossed.

Quorum Insurance strikes the perfect balance between quality and price. As an independent agency affiliated with McCoy Federal, Quorum isn't tied down to limited sets of policies from one company.

Rather, the insurance professionals at Quorum have the freedom to select the best coverage and the most competitive rates from an array of financially stable insurance carriers.

For more information or to see how much you can save, visit our website

www.mccoyfcu.org/Quorum-Insurance.asp

Current Loan Promotions

Mortgages

as low as

3.50%
annual
percentage
rate

**Fixed Rate • ZERO Points
NO Origination Fees**



Home Equity Loans

as low as

4.00%
annual
percentage rate

100% Loan to Value!



ReFi Your Ride

as low as

1.99%
ANNUAL PERCENTAGE RATE



up to

**48
MONTHS**



McCoy Federal

Your Full-Service Community Credit Union



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

CREDIT UNION MEMBERS BEWARE!

THE BIG BANKS WANT TO CLOSE YOUR CREDIT UNION. **SEE INSIDE >**



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 3.50% APR* to 10 years rates as low as 3.50% APR* to 15 years rates as low as 4.50% APR* to 20 years rates as low as 4.50% APR* to 30 years rates as low as 4.00% APR* - 100% LTV rates as low as 4.00% APR* - 100% LTV
2nd Mortgage	rates as low as 10.00% APR*
Home Improvement	rates as low as 10.50% APR*
Home Equity Loan	rates as low as 12.50% APR*
Land/Lot Loans	rates as low as 11.00% APR*
Line of Credit	rates as low as 11.50% APR*
UCC - 1 (Household)	3.50% APR*
Other Secured	interest rate equal to 2% above certificate rate or the Share Secured rate whichever is higher
- Max 48 months	rates as low as 3.90% for up to 12 months
Unsecured	rates as low as 9.50% for up to 24 months
Share Secured	
Share Cert. Secured	
Holiday/Vacation	

*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***



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 3rd quarter 2013. 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 3rd quarter 2013. 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

(outside Orange County)

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, Clermont, Lake Nona, & Call Center

Mon - Fri 9:00 am - 5:00 pm

VA Outpatient Clinic

Mon - Fri 8:00 am - 4:00 pm

Email: mccoy@mccoyfcu.org

Web Site: www.mccoyfcu.org

STEP OUT | WALK TO STOP DIABETES®



McCoy Federal is once again the proud sponsor of the ADA Step Out Walk for 2013. Throughout the year, McCoy Team Members will be promoting awareness and raising funds to help STOP Diabetes.



Show your support by purchasing an ADA furry friend for only \$6 each. ADA Plush Animals are available at any McCoy location. Mark your calendar and join the McCoy Federal team at the annual Step Out Walk to STOP Diabetes on Saturday, November 2nd, 2013 at Baldwin Park.

For more information visit our website at: www.mccoyfcu.org/donate/ADA-Walk-2103.asp

Notice to the Members of McCoy Federal Credit Union

Verification of Members Accounts 2013

McCoy Federal Credit Union's CPA firm, Nearman and Associates will perform a verification of member accounts in July.

You may receive correspondence from Nearman and Associates, requesting verification of your account as of June 30, 2013.

We ask that you respond to this request.

If you have any concerns regarding that authenticity of this letter please contact us at 407-855-5452 or toll free outside Orange County at 1-888-584-7701.



DIVE INTO A NEW HOME

If you're thinking about moving this year, get pre-qualified now to find out how much you can afford.

CALL TODAY

Prequalification is fast, free, and will help target your home search!

Now Offering

FHA & VA Loans

Apply online at

mccoyfcu.mortgagewebcenter.com

FHA | VA
CONVENTIONAL LOANS
JUMBO LOANS



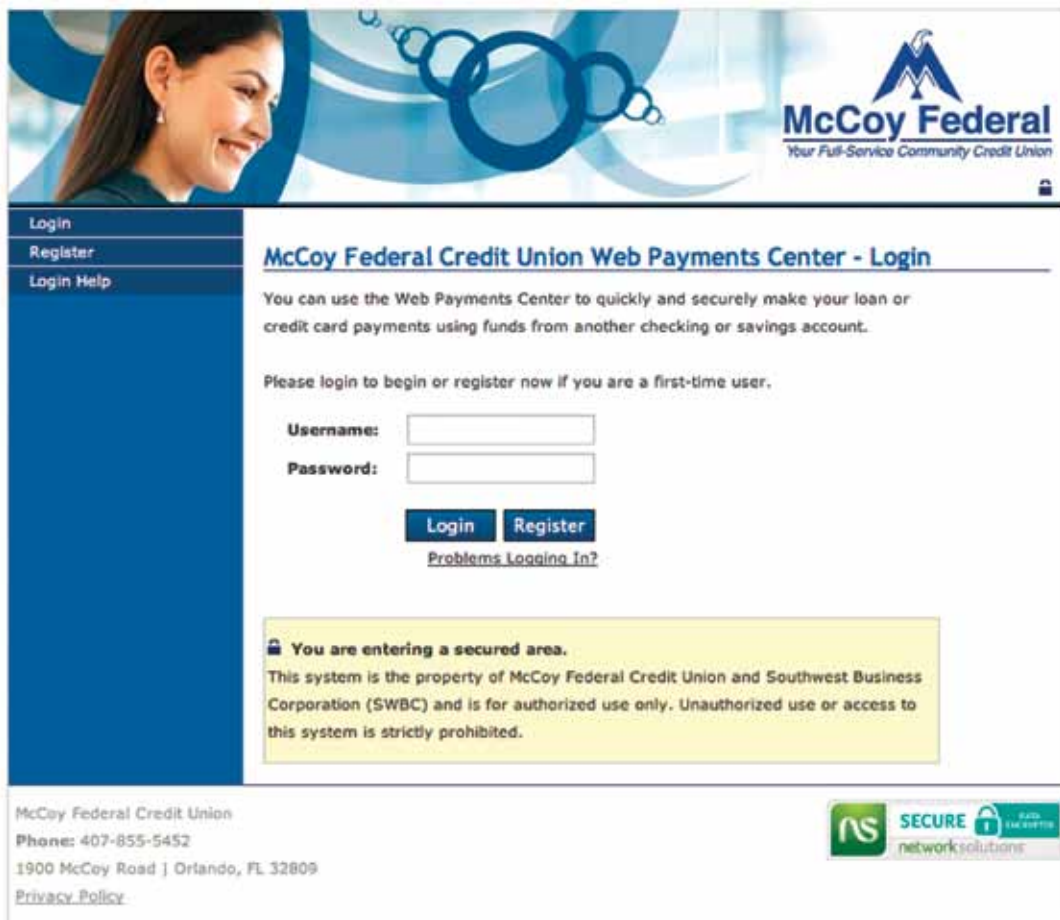
McCoy Federal
Member FDIC



1900 McCoy Rd | Orlando, FL 32809

Loans subject to credit approval. Certain restrictions apply. All mortgage services provided by our partner, SWBC, a national mortgage lender headquartered in San Antonio. © 2013 SWBC. All rights reserved. 8640-4666 NMLS #9741 | FLO#L019902





The image shows the login page for the McCoy Federal Credit Union Web Payments Center. At the top, there is a header with the McCoy Federal logo and the tagline "Your Full-Service Community Credit Union". Below the header, on the left, is a blue sidebar with links for "Login", "Register", and "Login Help". The main content area is titled "McCoy Federal Credit Union Web Payments Center - Login". It contains a brief description of the Web Payments Center, a prompt to login or register, and a login form with fields for "Username:" and "Password:". Below the form are "Login" and "Register" buttons, and a link for "Problems Logging In?". A yellow security warning box states: "You are entering a secured area. This system is the property of McCoy Federal Credit Union and Southwest Business Corporation (SWBC) and is for authorized use only. Unauthorized use or access to this system is strictly prohibited." At the bottom, there is contact information for McCoy Federal Credit Union, including a phone number and address, and a "Privacy Policy" link. A "SECURE" logo with a padlock icon is also present.

Loan Payment Center

You can use the Loan Payment Center to make a quick and secure loan payment from another checking or savings account. You can also use the Loan Payment Center to transfer money from outside accounts to your McCoy Federal checking or savings.

Payments made from Credit Card accounts are not supported at this time. Payments must not exceed \$2500. There is a nominal fee of \$2.99 for each payment made in the Loan Payment Center.

To make a payment, visit our website and click on "Loans & Credit Cards" for the Loan Payment Center link.

Why throw away your money?

With the Sprint Credit Union Member Discount Plan You'll get:

- 10% off most regularly priced Sprint service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee



Click www.SprintSave4CU.com
 Call 877.SAVE.4.CU (877.728.3428)
 Visit your local Sprint retail location



Just tell them you're a **Credit Union Member** to get this exclusive discount.
 Ask them to be attached to the NACUC_ZZM Corporate ID.

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