

# The Financial Planner

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

## The Financial Planner

### DIRECTORS

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Chairman

Tim Driskell  
Maureen Gimenez  
Cynthia Sterchele  
Janet Warren

Alvin J. Cowans, CCUE  
President/CEO

Website:  
[www.mccoysfcu.org](http://www.mccoysfcu.org)

Email:  
[mccoys@mccoysfcu.org](mailto:mccoys@mccoysfcu.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.mccoysfcu.org/mymmccoy-mobile.asp](http://www.mccoysfcu.org/mymmccoy-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](http://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](http://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**

A photograph of a man and a woman painting a wall. The man on the left is wearing a white t-shirt and jeans, using a roller to paint a blue wall. The woman on the right is wearing a white tank top and jeans, also using a roller. The background is a bright blue wall.

## 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

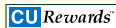


### Loan Products

New Vehicles	<b>rates as low as 1.99% APR* up to 48 months</b>
New Auto & Truck	<b>rates as low as 2.50% APR* up to 60 months</b>
Used Auto & Truck	<b>rates as low as 3.00% APR* up to 60 months</b>
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	<b>rates as low as 3.50% APR* to 10 years</b> <b>rates as low as 3.50% APR* to 15 years</b> <b>rates as low as 4.50% APR* to 20 years</b> <b>rates as low as 4.50% APR* to 30 years</b> <b>rates as low as 4.00% APR* - 100% LTV</b> <b>rates as low as 4.00% APR* - 100% LTV</b>
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	

### 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](mailto:mccoy@mccoyfcu.org)

Web Site: [www.mccoyfcu.org](http://www.mccoyfcu.org)

\*Annual Percentage Rate

**Note: All Rates Subject To Change Without Notice**



# STEP OUT | WALK TO STOP DIABETES

 American Diabetes Association.

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](http://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](http://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



**McCoy Federal**  
Your Full-Service Community Credit Union

[Login](#)  
[Register](#)  
[Login Help](#)

### McCoy Federal Credit Union Web Payments Center - Login

You can use the Web Payments Center to quickly and securely make your loan or credit card payments using funds from another checking or savings account.

Please login to begin or register now if you are a first-time user.

**Username:**

**Password:**

[Login](#) [Register](#)

[Problems Logging In?](#)

**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.

McCoy Federal Credit Union  
Phone: 407-855-5452  
1900 McCoy Road | Orlando, FL 32809  
[Privacy Policy](#)

**SECURE** network solutions

## 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](http://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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