

# The Financial Planner

The Official Newsletter of McCoy Federal Credit Union, Your Full-Service Community Credit Union  
April 2017

## The Financial Planner

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President/CEO

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

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



## SHRED DAY!

### LOCATION

McCoy Road  
1900 McCoy Road  
Orlando, FL 32809

### WHEN

Saturday  
April 29, 2017

### TIME

9 AM - 12 PM

### Important Information For Shredding Events

Shred Day events are free to McCoy members only. Please bring proof of credit union membership to show upon request. (Example: membership card, debit or credit card, checkbook or statement).

Because of the popularity of our Shred Days, shredding will be limited to 5 legal size boxes (about 50 pounds) of material per vehicle. Documents, file folders, envelopes, checkbooks and similar items can be shredded; staples and paper clips do not need to be removed. Plastic trash bags can be shredded without removal of the files that allows for faster unloading. All cardboard boxes cannot be shredded and will be returned after emptying the contents. It is easier and faster if the materials to be shredded are brought in plastic trash bags.

Iron Mountain processes all destruction at their secure facility. All material that is placed inside the secure vehicle is compacted and driven to Iron Mountain's facility directly after completion of the event where it is shredded immediately in Iron Mountain's industrial shredder.

Iron Mountain's destruction process meets or exceeds all NAID (National Association for Information Destruction) standards. All information is 100% secure and free of potential breach once it is placed inside the vehicle.

### The following items cannot be shredded:

- Wet material - Plastics / 3 ring binders / Heavy-duty metal clips - Electronic Media
- Medical X-Rays - Cardboard Boxes

Shred Day events are on a first come, first serve basis and will run for the scheduled time or until the shredding truck is full, whichever comes first.

Shredding cannot be done in inclement weather. All shredding dates and locations are subject to change without notice, please check our website for any changes.

### Holiday Closings

Memorial Day • Monday, May 29

Independence Day • Tuesday, July 4



McCoy Federal Celebrates National Credit Union Youth Month


**Give A Hoot About Saving!**

April is National Credit Union Youth Month, McCoy Federal Credit Union wants to help you and your family "Give a Hoot About Saving."

Open a new Youth Savings Account or make a deposit into an existing account during the month of April, and you will automatically be entered to win one of four \$100 Toys-R-Us Gift Cards. Visit your favorite McCoy Federal branch today!

Like us on Facebook for more fun contests, tips, and McCoy Federal happenings.

*No purchase necessary to enter or win. All children under age 18 years old at the time of entry are eligible. Promotional period is April 1, 2017 - April 30, 2017. Odds of winning are based on number of entries received. One prize per sweepstakes participant. Winners will be randomly selected and notified by phone or email. Void where prohibited by law. For more information, see official sweepstakes rules at www.mccoysfcu.org. Federally insured by NCUA.*




# \$100 CASH REWARD WITH EVERY NEW LINE


It's Sprint's best Credit Union Member Cash Rewards offer ever — another **BEN**efit of membership!

**YOUR BENS KEEP ADDING UP**


**Here's how it works:**  
Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.



Current Sprint customers will receive a **\$50** cash reward for **every line** transferred into Sprint Credit Union Member Cash Rewards.





Plus, get a **\$50** loyalty cash reward **every year** for every line.



**Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to calculate your cash rewards.**

Activ. Fee: Up to \$30/mo. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). See ID req. to activate business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Rate: 100/mo. (one per active number/line/line on service). Existing customers receive a \$100 cash reward for each new smartphone line activation and a \$50 cash reward for each smartphone line transferred to program from 3/31/17. Activation at point of sale. Max. 10 lines. Sprint acct. must remain active and in good standing for 90 days to receive Cash Rewards. Excludes: MIB, special, legacy and Sprint Phone. Crn each approval, replacement and porting made between Sprint and/or providers associated with Sprint (i.e., Virgin Mobile USA, Boost Mobile, Common Sense Mobile and Assurance). May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct. remains active and in good standing for 1 year from 1/31/17. Sprint Reward Cash Reward issued by CU Solutions Group. \$50/mo. (10/mo. by Cash Rewards) to be applied to your Sprint. Once acct. in new Cash Rewards plan (or active after 4 wks, use http://mycreditunion.org/rewards). Other Rates: Offer coverage for work, international or for all phone services. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2017 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners. New accounts must register at http://mycreditunion.org/rewards within 30 days of new line activation to receive \$100 cash reward per new line(s).

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# PRE-OWNED CAR SALE



Don't Miss This Incredible Opportunity!

## April 21 - 23

Friday & Saturday 9am - 6pm | Sunday 10am - 5pm

**EVENT LOCATION:**

**1900 McCoy Rd., Orlando, FL 32809**

Rates as low as **2.50% APR\***

- Trade-Ins Welcome
- Exclusively for McCoy FCU Members



\* Annual Percentage Rate



## Credit Sense - Now Live!

Get more than a credit score with Credit Sense, a free service available through My McCoy Online.

- **Free monthly credit score**  
Get your free credit score and analysis, updated every month. It's always free, no purchase or credit card required.

- **Compare and track key data**

See the analysis of your report and compare key factors with others. Your analysis explains the factors that impact your score, and it recommends actions on how to strengthen it. Keep track of data that matters most in your credit report.

- **Money-Saving Offers**

Looking for a new credit card or loan? We provide options for loans, credit cards, and additional money-saving offers that best fit your credit profile.

Ready to get started with Credit Sense? Log My McCoy Online to get your Credit Score to learn more about your score today! Not signed up for My McCoy Online? Sign up today, it's FREE!

# CARpalooza 2017

## MAY 1 - 31

**Universal**  
**NISSAN | HYUNDAI**





Presorted  
Standard Mail  
U.S. Postage  
PAID  
Orlando, FL  
Permit No. 1665



## Spring Shred Day

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

**WHEN**  
Saturday  
April 29, 2017

**TIME**  
9 AM - 12 PM

### Loan Products

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 3.50% APR\*  
Used: rates as low as 4.00% APR\*  
1st Mortgage **Mortgages Made Simple**  
We are proud to offer McCoy Federal Credit Union Mortgage Solutions designed to meet your specific mortgage needs. Visit our website for more information and rates.  
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 2017. 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 2017. 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

#### Call Center

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

#### Aloma Location

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

#### VA Outpatient Clinic

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

**Email:** mccoym@mccoyfcu.org

**Web Site:** www.mccoyfcu.org