JANUARY 2018

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McCoy Annual Meeting

Date: Wednesday, February 21, 2018

Time: 6:30 PM

Place: McCoy Community Room 41 W Michigan St, Orlando, 32806

You may register for the Annual Meeting online or by calling 407-855-5452 or visiting

any of our office locations.

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Get Your Taxes Done Right with TurboTax

McCoy Federal Credit Union has teamed with TurboTax®, the #1 best-selling tax software, to help you get your taxes done right and your biggest possible tax refund - guaranteed.

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Sprint's Best Credit Union Member Cash Rewards Offer Ever!

Looking for a great plan and a little extra cash? McCoy Federal members can tap into the Sprint Unlimited Plan and these amazing cash rewards.

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New myMcCoy Online & Mobile Banking is coming April 23, 2018!

You asked, we listened! McCoy Federal Credit Union has launched a new myMcCoy Online & Mobile Banking System, packed with great features and enhanced user interface. This page is the official Online Resource Page for everything related to the new system.

The new and improved myMcCoy will bring some big changes! Online and mobile banking users can now enjoy all of the same functionality you're used to, along with loads of added features, functions, and more.

What you need to know about the new system:

The new system is member-based instead of account-based. This means you're able to see every account you're connected to from one profile! Every member will use one Login ID to access every McCoy Federal account tied to their social security number. No more multiple Login IDs to keep up with!

The new system is a single platform across online banking and the myMcCoy Mobile App! This means you have the same look and functionality both online and via the app. No more device-specific restrictions! Since it's a single platform, you'll now use the same Login ID and Password in both online banking and the mobile app.

No more security questions! The new system uses Secure Access Codes to verify your identity. This is why it's crucial your contact information on file with myMcCoy is accurate, to ensure proper Secure Access Code delivery.

Why did you change the system?

You asked, we listened. Boy did you ask! We heard words like "dinosaur", "antiquated", and more from members for quite some time. We heard you loud and clear - our online banking system needed to be updated and drastically improved. We are here to serve you, our Members, and want you to have the best self-service banking experience possible. The new system has an enhanced user interface and a ton of awesome new features. We really think you'll like how the system has the same functionality regardless of the device you are using. Some other new features include Single-Sign-On for Credit Cards (Coming Soon), free Savvy Money Credit Ratings, new Bill Pay, enhanced Person 2 Person transfers, Text Banking, Real Time Contact Information Updates, and more.

How will the conversion process work?

We will turn off the old system, then immediately turn on the new system, on Monday April 23, 2018. We are working to get all data from the current system will be moved to the new system at the time of conversion. This will be a password-free migration! This means you'll use the same Login ID and Password in the new system that you used in the old one. You will be able to login to online banking like normal and the system will walk you through the first-time login process.

On the myMcCoy Mobile App for Apple iOS, the new system will be offered as an updated app. You'll want to make sure you accept the update to load the new online banking system. You'll login with your existing online banking Login ID and the system will take you through the first-time login process.

On the myMcCoy Mobile App for Google, the new system will be published as a new app. You will need to delete your old app and download and install the new myMcCoy app. You'll login with your online banking Login ID and the system will take you through the first-time login process.

I'm a Bill Pay user. What do I need to do for the conversion?

Bill Pay details will be coming soon.

Will I receive the online alerts I set up in the old system?

Preexisting online alerts will not able to be transferred to the new online and mobile banking system. You'll need to set new alerts in the new system. The good news is that you will now have access to many more alert options than before. To set new alerts, select Online Alerts under the Services & Settings menu tab.

Is Toni-The-Teller changing?

No. Toni-The-Teller remains unchanged and operates with the same prompts as before.

What is a Secure Access Code?

A Secure Access Code (SAC) is a security feature that allows you to register the computer you are using for "one-time" or "future" use.

Why do I need a Secure Access Code?

Registering your computer is another layer of security to ensure your Online Banking or Mobile Banking account cannot be accessed by an unregistered computer - even if your Login ID and Password are accidentally or unintentionally compromised.

How does the Secure Access Code process work?

When you log in from an unrecognized computer or mobile device, we will send you a single-use Secure Access Code. The code will be delivered to you using secure contact information that we have on file for your accounts. You canchoose to have your Secure Access Code delivered via text message, phone call or e-mail, depending on what contact information we have on file for you. Once you receive the temporary Secure Access Code from myMcCoy, enter it in the space provided within login.

When you use a private device that you will frequently use to access Online Banking or Mobile Banking, you can "register the device", which will allow us to recognize the device and browser you're using. Once you have registered your device, you will not be prompted for a Secure Access Code with future logins. However, if the computer you use is public or one which you do not regularly use, we recommend for your security that you "do not register" the device.

System Requirements

Why does the new system have browser requirements?

Internet browsers--the software application that lets you surf the Web--play a role in protecting your online data. The most common browsers are Microsoft Edge, Microsoft Internet Explorer, Mozilla Firefox, Google Chrome and Safari.

As online fraud and theft evolves, browsers become more secure with each new version. That's why companies that provide Web browsers continually release patches to stay one step ahead of fraudsters. It's vital that you routinely apply the upgrades to stay protected on your smartphone, tablet and computer.

Always using a current Web browser is vital to keeping the information you share and the sites you visit secure. This includes the financial information you view and exchange while using Online Banking. Knowing you're using the most current version is one of the best ways to give yourself peace of mind.

What are the current browser requirements?

PC Browser Requirements: Google Chrome 37 or later Microsoft Edge Microsoft Internet Explorer 11.0 or later Mozilla Firefox 33 or later

Mac Browser Requirements: Google Chrome 37 or later Safari 9 or later

How do I know which browser version I'm using?

Google Chrome

- 1. Open Chrome.
- 2. In the top-right corner click on the Menu Button. (It looks like 3 vertical dots.)
- 3. Select Help> About Google Chrome.
- 4. Your version will be displayed on this page.

Microsoft Edge

- 1. Open Edge.
- 2. Click on More in the top right corner.
- 3. Select Settings.
- 4. Your version will be displayed on this page under About this App

Microsoft Internet Explorer

- 1. Open Internet Explorer.
- 2. Click on the Tools icon in the top right corner. (It looks like a gear cog).
- 3. Select About Internet Explorer.
- 4. Your version will be displayed on this page.

Mozilla Firefox

- 1. Open Firefox.
- 2. From the menu bar, click Help and then select About

Mozilla Firefox.

3. Your version will be displayed on this page.

Safari

- 1. Open Safari.
- 2. Click "Display a menu of general Safari settings" (the gear cog icon) and then select About Safari.
- 3. Your version will be displayed on this page.

What are the mobile device operating system requirements for the myMcCoy Mobile App?

Android 4.2.X and later Apple iOS 10.X and later

For optimal viewing, make sure your Display Settings on your mobile device are set to the default/standard setting.



McCoy Annual Meeting

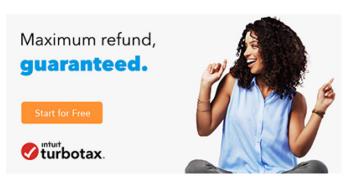
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You may register for the Annual Meeting online (https://www.mccoyfcu.org/forms/annual-meeting-rsvp.html) or by calling 407-855-5452 or visiting any of our office locations. Please RSVP by 5:00 PM Friday, February 16, 2018 - Thank You! Meeting will be held in our Community Room next door to our Michigan branch, click here for map & directions. (https://www.mccoyfcu.org/about-mccoy/map-michigan.asp)

To review the Official Report of the Nominating Committee, please click here. (https://www.mccoyfcu.org/uploads/NominationsOct2017.pdf)



Get Your Taxes Done Right with TurboTax

Choose TurboTax, the smarter way to get your taxes done right McCoy Federal Credit Union has teamed with TurboTax®, the #1 best-selling tax software, to help you get your taxes done right and your biggest possible tax refund - guaranteed.

NEW: Expert review of your return. With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.

Get a head start on your taxes. Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.

Searches over 350 deductions. TurboTax finds every deduction and credit you qualify for so you don't miss a thing.

Start TurboTax today for free! (https://turbotax.intuit.com/affiliate/mccoyf)

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THREE GREAT WAYS MEMBERSHIP PAYS WITH SPRINT It's Sprint's best Credit Union Member Cash Rewards offer ever!

Looking for a great plan and a little extra cash? McCoy Federal members can tap into the Sprint Unlimited Plan and these amazing cash rewards. Members can get a \$100 CASH REWARD for every new line you activate with Sprint.

- 1. Current Sprint customers get a \$50 cash reward for every new line transferred into Sprint Credit Union Member Cash Rewards.
- 2. You'll get a \$50 loyalty cash reward every year for every line.
- 3. Plus, credit union members are eligible for 25% off accessories with the Sprint Credit Union Member Cash Rewards program.
- 4. Plus, enjoy Sprint's reliability, which now beats T-Mobile and performs within 1% of AT&T & Verizon*. You can also enjoy a great price for fully featured Unlimited.

Get started today!

- Become a Sprint customer and mention you're a credit union member
- Register at LoveMyCreditUnion.org/SprintRewards
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account

Get all the BENefits of credit union membership. Sign up today!

*Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.