

# The Financial Planner

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

## The Financial Planner

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Email:  
[mccoys@mccoysfcu.org](mailto:mccoys@mccoysfcu.org)

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



## NEW for 2017

For more information on what's new, look inside.

### Debit & Credit Card Upgrade Coming Soon!

Enhanced Rewards including Cash Back on Debit  
Enhanced Fraud Protection & Security including Card Controls  
Online Balance Consolidation (credit)

More detailed information will be coming to all current card holders.  
Check our website and Facebook page, as more information will be announced in the coming weeks.

### Mobile Payment Solutions



McCoy  MONEY  
Earn Cash Rebates  
*Just for shopping your way!*

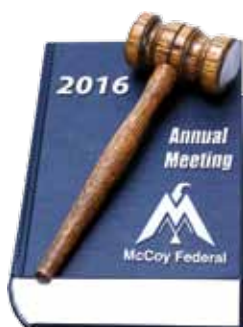
**New Website**  
[www.mccoysfcu.org](http://www.mccoysfcu.org)

### Credit Sense

Get more than a credit score!



**New Lake Mary Branch opening soon!**



### Annual Meeting

Wednesday  
February 22, 2017  
6:30 PM

Reservations can be made online at [www.mccoysfcu.org](http://www.mccoysfcu.org). **Please RSVP by February 17, 2017.**



## Mobile Payment Solutions



With A McCoy Federal Debit or Credit Card, there are many ways to pay.

### **PAY WITH YOUR PHONE**

#### **Apple Pay**

You can add your cards to Apple Pay in just a few minutes. All you need is an iPhone 6 or a newer model.

- ✓ Go to Passbook and tap the link in the Credit and Debit Cards section
- ✓ Add your card's information. Use your device's camera to enter it automatically, or type it in manually. If your card is already the default card in iTunes, the information will already be there
- ✓ Enter the security code from the back of your card

To learn more about Apple Pay, please visit [www.apple.com/apple-pay/](http://www.apple.com/apple-pay/)

#### **VISA Checkout**

When you are on a website that supports Visa Checkout, tap or click the Visa Checkout logo to pay. It's that simple!

To learn more about Visa Checkout, please visit: [usa.visa.com/pay-with-visa/visa-checkout.html](http://usa.visa.com/pay-with-visa/visa-checkout.html)

#### **Samsung Pay**

To Use Samsung Pay in stores:

- ✓ Swipe up from the home button or select the Samsung Pay icon
- ✓ Scan your fingerprint or enter your PIN
- ✓ Hover your phone over the in-store card reader

To learn more about Samsung Pay please visit [www.samsung.com/us/samsung-pay/](http://www.samsung.com/us/samsung-pay/)

#### **Android Pay**

To pay in stores:

- ✓ Unlock your phone
- ✓ Hold the back of your phone against the contactless payment reader
- ✓ If prompted, choose "Credit" regardless of your card type

To pay in apps:

- ✓ At checkout, touch the Android Pay purchase button
- ✓ You may be prompted to select a payment method and enter your shipping address before confirming your order

To learn more about Android Pay, please visit [www.android.com/pay/](http://www.android.com/pay/)

## Holiday Closings

**Martin Luther King, Jr. Day**  
Monday January 16

**Washingtons Day**  
Monday February 20

This year, file your taxes the smarter way and get your biggest possible refund, guaranteed.

With TurboTax Federal Free Edition, it's FREE to prepare, print & e-file your simple federal taxes.

Start TurboTax for FREE: [turbotax.intuit.com/affiliate/mccoyf](http://turbotax.intuit.com/affiliate/mccoyf)



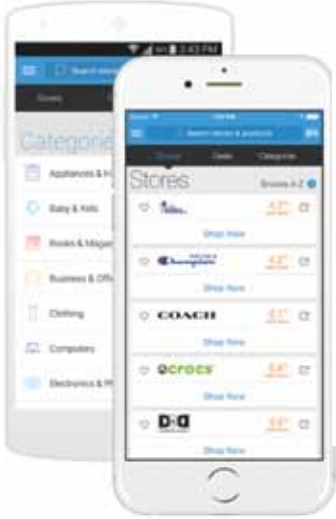
100%  
ACCURATE  
CALCULATIONS  
GUARANTEE





MAXIMUM  
REFUND  
GUARANTEE

AUDIT  
SUPPORT  
GUARANTEE

See TurboTax product guarantees: <https://turbotax.intuit.com/why/guarantee.jsp>  
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# McCoy MONEY



-  **Browse retailers and offers**  
Browse your favorite retailers, coupons, products through McCoy Money mobile application or browser extension.
-  **Shop as usual**  
From there, you will be brought to the retailer's existing site where you can continue shopping and making purchases as usual.
-  **View pending rewards**  
Rewards are automatically posted to your McCoy Money page in 1-7 days, where they can then be viewed in their dashboard.
-  **Receive rewards**  
Each month you will receive a check directly for all your cash rebates from your shopping activity.

*COMING SOON!*

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## Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a McCoy Federal Member, you can save on your monthly wireless bills.

### Our members can get:

- **10% discount** on select regularly priced Sprint monthly service

### 3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC\_ZZM Corporate ID to save
- Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)
- Visit your nearest Sprint store

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts.

Visit [www.Sprint.com/verify](http://www.Sprint.com/verify) or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.


**Stop paying too much for your wireless services, start saving with the Sprint Credit Union Member Discount today.**



Presorted  
First-Class Mail  
U.S. Postage  
PAID  
Orlando, FL  
Permit No. 1665



**To see  
what's  
NEW for  
2017,  
look  
inside!**



**McCoy Federal Credit Union**  
**Annual Meeting**

**Wednesday**  
**February 22, 2017**  
**6:30 PM**

**McCoy Community Room**  
**41 W Michigan St**  
**Orlando, FL 32806**

*Hurry, deadline to RSVP is February 17, 2017. RSVP online at [www.mccoyscu.org](http://www.mccoyscu.org)*




### 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 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 1st 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 1st 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:** [mccoyscu@mccoyscu.org](mailto:mccoyscu@mccoyscu.org)  
**Web Site:** [www.mccoyscu.org](http://www.mccoyscu.org)

# New Lake Mary Branch – *Opening Soon!*



As part of our ongoing commitment to better serve our members and make banking more accessible, we are excited to announce our newest branch coming to Lake Mary. The new Lake Mary branch opens soon and is located at 3540 N Hwy 17-92. Watch our website and Facebook page for opening date.



## Welcome To Our New Website!

We are very excited to welcome you to McCoy Federal's new website. While our previous site served the credit union well, we trust that the new site will be even more useful for you.

Designed with the credit union's members in mind, we hope you'll find our new website responsive to your financial needs making navigating and accessing important account information easier.

Our new Blog will feature articles about saving money and money management to help you make sound decisions with your money. We have added a new Community News and Events section so you can keep you up-to-date with what is happening at McCoy Federal and around our communities we serve.

We invite you to take a tour of our new website and to let us know what you think.



## Credit Sense

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!

## My McCoy Online



### Access your accounts - 24 hours a day, 7 days a week!

My McCoy is available FREE to all members. Simply apply online at [www.mccoyfcu.org](http://www.mccoyfcu.org) and use your personal credit union to access your account anytime from any computer. With My McCoy, you have online financial access to all your accounts. You can:

- |                               |                              |                          |
|-------------------------------|------------------------------|--------------------------|
| ✓ Check your account balance  | ✓ Check your account balance | ✓ View check images      |
| ✓ Check statement history     | ✓ Check statement history    | ✓ Link multiple accounts |
| ✓ Get E-Statements online     | ✓ Stop Payments              | ✓ and much more...       |
| ✓ View Credit Card statements | ✓ Make Loan Payments         |                          |

## Online Bill Pay

With McCoy Federal's Online Bill Pay you can receive and pay your bills online. Pay anyone at anytime, from anywhere you have access to a computer or mobile device.

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>• Free with no transaction limits</li> <li>• Pay bills directly from your checking account(s), without writing checks</li> <li>• Send payments to almost anyone, anywhere</li> <li>• Schedule recurring or one time payments</li> <li>• E-Bills - have bills delivered electronically to your account</li> <li>• Choose any of your checking accounts to make payments</li> <li>• Save money on stamps and gas</li> </ul> | <ul style="list-style-type: none"> <li>• Total control of your account, change or cancel payments anytime</li> <li>• Safe and secure</li> <li>• Immediate payments</li> <li>• <b>Popmoney</b> (person to person payments)</li> <li>• <b>Transfers to other financial institution accounts</b> (incoming and outgoing)</li> <li>• <b>Guaranteed overnight check payment</b></li> <li>• <b>Same Day Bill Pay</b> (electronic payment)</li> </ul> |
|--|--|

\* Some enhanced optional services incur a fee, see the Fee Schedule for full details. For companies not accepting electronic payments allow 10 days for a check to be created and mailed to avoid late payments.



## My McCoy Mobile

With MyMcCoy Mobile from McCoy Federal, you can bank on the go with immediate and secure access to your MyMcCoy & Bill Pay accounts on your mobile devices without making a trip to the credit union.

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>• Check balances and transfer funds between your accounts</li> <li>• View your transaction history</li> </ul> | <ul style="list-style-type: none"> <li>• Pay bills from your mobile device using free Bill Pay</li> <li>• Mobile Check Deposit</li> <li>• Find ATMs and branches quickly and easily</li> </ul> |
|--|--|

