

The Financial Planner

The Official Newsletter of McCoy Federal Credit Union, Your Full-Service Community Credit Union
January 2016

The Financial Planner

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(407) 855-5452
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McCoy Federal Credit Union now offers Apple Pay for Visa Credit and Debit cards!

You can now use your McCoy Federal Visa Platinum, Platinum Rewards or Signature credit card and McCoy Federal Visa Rewards Debit Card with Apple Pay. Once you're enrolled in Apple Pay, you can make purchases and check out with the simple touch of a finger. Use Apple Pay in apps with your iPhone 6, iPad Mini 3 or iPad Air 2, or with your iPhone 6 at hundreds of thousands of stores nationwide.

For more information on set-up and use, see inside.



Annual Meeting

Wednesday
February 17, 2016
6:30 PM

Reservations can be made online at
www.mccoysfcu.org. **Please RSVP by
February 10, 2016.**



McCoy Federal Community Room
41 W. Michigan Street
Orlando, FL 32806

Holiday Closings

Martin Luther King, Jr. Day • Monday, January 18

Presidents' Day • Monday, February 15



Secure Transactions

When you complete a transaction using your McCoy Federal Credit or Debit card with Apple Pay:

- Your name, card number and security code stay private
- You don't give your physical card to anyone
- Apple doesn't share your actual card numbers with retailers
- The retailer receives only a transaction-specific code to process your payment

Because the payment code can only be used once, your accounts are better protected against fraud. And if there is a fraudulent charge, [Visa's Zero Liability policy](#) protects you.

Enrollment is simple! It starts with your iTunes account.

Please note: To ensure your enrollment goes smoothly, you must use the same contact information for your iTunes and Apple Pay accounts that you use for your McCoy Federal Visa credit or debit card. If there is a discrepancy, it will delay your enrollment. If your phone number, email address or mailing address has changed but you have not yet updated that contact information in your McCoy Federal or iTunes account, you should update the incorrect information before enrolling in Apple Pay.

If your McCoy Federal Visa Credit or Debit Card is already connected to your iTunes account, just enter the card's security code when you enroll in Apple Pay. If your McCoy Federal Visa Credit or Debit Card is not currently connected to your iTunes account, it's still easy to add it into Apple Pay: Just snap a picture of the McCoy Federal Visa Credit or Debit card with your iPhone or iPad or enter it into Passbook.

After you've enrolled your McCoy Federal Visa Credit or Debit Card, it's easy to make it your default payment option:

- If your McCoy Federal card is the first card you enrolled into Apple Pay, you don't have to do anything! It is already your default card.
- If a different card is your current default, just open "Passbook & Apple Pay" (in Settings), then click "Default Card" and select the McCoy Federal Visa Credit or Debit Card in the displayed list of your enrolled cards.

Notice to McCoy Federal Visa Debit cardholders:

McCoy Federal recommends that you select "credit" when paying with a debit card, because older merchant payment terminals may not always work successfully with debit cards in Apple Pay.

How to use Apple Pay in participating stores:



1. Look for the Pay Wave or Apple Pay symbol at checkout and hold your phone near the contactless reader.



Pay with Touch ID

2. Place your finger on the Touch ID™. Or, you may need to enter a passcode and sign a receipt.



Done

3. Keep your phone by the reader until it vibrates and beeps, indicating your payment was accepted.

Easy. Secure. Private

Making payments with Apple Pay is easy. The entire transaction is secure, as your credit and debit card numbers aren't stored on the device or on Apple's server, so they're never shared with the merchant. And, if your iPhone is ever lost or stolen, just use the "Find My iPhone" feature.

We Are Rated 5-Stars by BauerFinancial

Recognized as one of the strongest
financial institutions in the country.

Security
Strength
Reliability



BauerFinancial, Inc. is the nation's leading independent bank and
credit union rating firm. www.bauerfinancial.com 800.388.6686

McCoy Federal Credit Union Earns Highest Rating from BauerFinancial

McCoy Federal Credit Union has received a 5-Star Superior Credit Union rating from BauerFinancial, the nation's bank & credit union rating firm. The 5-Star Superior rating was awarded in December, 2015.

BauerFinancial ratings classify each institution based upon a complex formula that factors current and historical data including capital level, profitability, historical trends, loan delinquencies, repossessed assets, reserves, regulatory compliance, proposed regulations and asset quality.

Established in 1954, McCoy Federal has served individuals, families and business owners for over 62 years. McCoy Federal operates 13 locations in Orange, Osceola, Seminole and Lake Counties. In addition, McCoy Federal and our team members believe it's important to reach out and support the communities we serve. Annually, we donate significant time, resources, and funds to help various charities, educational and community outreach programs throughout the Central Florida area. Complete information about McCoy Federal can be found at www.mccoyfcu.org.

BAUERFINANCIAL, Inc., Coral Gables, Florida, the nation's leading independent bank and credit union rating and research firm, has been reporting on and analyzing the performance of U.S. banks & credit unions since 1983. No institution pays BauerFinancial to rate it, or can choose to be excluded.

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

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CALCULATIONS
GUARANTEE

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GUARANTEE

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See TurboTax product guarantees: <https://turbotax.intuit.com/tp/yoy/guarantees.jsp>


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Your refund is on its way
\$2,885



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**McCoy Federal
Credit Union
Annual Meeting**

**Wednesday
February 17, 2016
6:30 PM**

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

Hurry, deadline to RSVP is February 10, 2016. RSVP online at 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 5.00% APR*
 Used: rates as low as 6.00% 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 Rewards: 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 2016. 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 2016. 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 & Call Center

Mon - Fri 9:00 am – 5:00 pm

VA Outpatient Clinic

Mon - Fri 8:00 am – 4:00 pm

Email: mccoyscu@mccoyscu.org

Web Site: www.mccoyscu.org