



McCoy Federal Credit Union



Member Name

Savings Account Number for Direct Deposit

Checking Account Number for Direct Deposit

Routing Number / ABA Number: **263179956**
Give this information to your Payroll Department

TABLE OF CONTENTS

A-B	Contact Information	Pg. 18	Health Savings Accounts
Pg. 1	Welcome	Pg. 18	Money Management Share Accts (MMSA)
Pg. 2	Credit Union Difference	Pg. 19	Individual Retirement Accts (IRA)
Pg. 3	History of McCoy	Pg. 20	Lending
Pg. 5	Our Promise To You	Pg. 21	Credit Cards
Pg. 5	Membership Requirements	Pg. 22	Account Alerts (credit cards)
Pg. 6	NCUA Insurance	Pg. 23	EMV Smart Cards
Pg. 6	Opening a New Account	Pg. 24	Rewards! & Perk Points
Pg. 7	Regular Share (Savings) Accounts	Pg. 25	Products & Services
Pg. 7	Easy Checking	Pg. 26	Business Accounts
Pg. 7	Fresh Start Checking	Pg. 26	Employee Group Program
Pg. 8	VISA Debit Rewards Card	Pg. 27	MEMBERS Financial Services
Pg. 8	MobiMoney	Pg. 28	Accel Financial Counseling
Pg. 9	Overdraft Privilege	Pg. 29	Quorum Insurance
Pg. 11	myMcCoy	Pg. 30	Love My Credit Union Discounts
Pg. 11	E-Notices & E-Alerts	Pg. 30	Avis & Budget Car Rentals
Pg. 12	Bill Payer	Pg. 31	Credit Score Information
Pg. 12	McCoy P2P	Pg. 33	ATM Skimming
Pg. 13	Mobile Wallet	Pg. 37	Card Cracking
Pg. 14	Mobile Check Deposit	Pg. 40	Identity Theft
Pg. 15	Savvy Money Credit Score	Pg. 42	Frauds & Scams
Pg. 15	Quicken & QuickBooks	Pg. 44	Fake Check Schemes
Pg. 16	Toni The Teller at McCoy FCU	Pg. 46	Phishing/Vishing/Smishing
Pg. 16	Direct Deposit	Pg. 48	Online Resources
Pg. 17	Youth Accounts (ages 5 - 17)	Pg. 49	McCoy Cares
Pg. 17	Golden Eagle (ages 55 & over)		
Pg. 18	Share Certificates		

CONTACT INFORMATION



Mailing Address

McCoy Federal Credit Union
PO Box 593806
Orlando, FL 32859-3806

Phone Numbers

(Call Center & All Offices)
407-855-5452
Toll Free 1-888-584-7701

E-Mail

mccoy@mccoyfcu.org

Toni The Teller at McCoy FCU

24-hr Phone Account Access
407-857-8245
Toll Free 1-888-584-8268

Website

www.mccoyfcu.org

CONTACT INFORMATION

1. McCoy Road Office

1900 McCoy Rd
Orlando, FL 32809

2. Curry Ford Office

5757 Curry Ford Rd
Orlando, FL 32822

3. Central Florida Pkwy Office

2075 Central Florida Pkwy
Orlando, FL 32837

4. Michigan Office

35 W Michigan St
Orlando, FL 32806

5. L B McLeod Office

5620 L B McLeod Rd
Orlando, FL 32811

6. Chickasaw Office

502 S Chickasaw Tr
Orlando, FL 32825

7. Apopka Office

931 N Park Ave
Apopka, FL 32712

8. Osceola Parkway Office

1221 W Osceola Pkwy
Kissimmee, FL 34741

9. Clermont Office

1051 E Hwy 50
Clermont, FL 34711

10. Lake Nona Office

9101 N. Narcoossee Rd
Orlando, FL 32827

11. VA Office

Orlando VAMC
13800 Veterans Way
Orlando, FL 32827

12. Ocoee Office

1575 E Silver Star Rd
Ocoee, FL 34761

13. Aloma Office

2871 Clayton Crossing Way
Suite 1093, Oviedo, FL 32765

14. Longwood/Lake Mary Office

3540 N Hwy 17-92
Lake Mary, FL 32746

Hours Of Operation

Lobby Hours

Monday - Thursday
9:00 AM - 5:00 PM

Friday

9:00 AM - 6:00 PM

Drive Thru

Monday - Thursday
8:00 AM - 5:30 PM

Friday

8:00 AM - 6:00 PM

Hours Of Operation

(following offices only)

Aloma Location

Monday - Friday
9:00 AM - 5:00 PM

Orlando VAMC

Monday - Friday
8:00 AM - 4:00 PM

Call Center Hours

Monday - Thursday
8:00 AM - 5:00 PM

Friday

8:00 AM - 6:00 PM

WELCOME

The Directors, Management and Staff would like to welcome you to McCoy Federal Credit Union. Our mission is to offer you a wide array of superior products and services to meet all of your financial needs through our exceptional quality service.

We are pleased you have decided to take advantage of the financial services and products we offer and we encourage you to make our credit union your financial institution of choice. Please review your Owner's Manual to learn about us and explore all of the products and services we offer.

Being a member-owned credit union, we strive to offer our member/owners competitive interest rates on deposits and loans and to provide you with professional, personalized service.

Doing business with us is beneficial to you and all of the membership; your deposits allow us to make low cost loans to our membership, while your loans allow us to pay attractive yields on deposits.

Remember, our primary goal is to service all of your financial needs!

Our knowledgeable and well-trained Staff is always available to assist you. We are here to help you achieve your financial goals.

Again, thank you for joining McCoy Federal Credit Union.

Most Sincerely,

TEAM McCOY



CREDIT UNION DIFFERENCE

Top 10 Reasons to become a McCoy Federal Credit Union Member

- 1. Better interest rates and lower fees.** When you're getting better interest rates and paying lower fees, you get to keep and save more of YOUR money, helping you take charge of your financial life.
- 2. Full line of products and services.** At McCoy, you receive the same services as a bank; like checking, savings, ATMs, debit cards, investment funds, mortgage loans, car loans and even small business loans.
- 3. Convenience.** As a member, you have access to free ATMs at any McCoy location, all CU Here/CU24 ATMs plus all Publix ATMs.
- 4. Expertise.** Financial matters can be complicated. Our staff members have years of experience to help you make those important financial decisions.
- 5. Member Service.** Credit union member satisfaction consistently ranks higher than banks. At McCoy, you're always a member and not a number.
- 6. Credit Unions Give Back.** We believe in giving back to the communities we serve through event sponsorships, scholarships, financial literacy assistance and more. Your community is our community.
- 7. Safe and Sound.** The safety of your money and investments is an important aspect to consider. Rest assured, your money is safe and insured at McCoy.
- 8. Not-for-Profit.** Our not-for-profit status is a very important distinction that separates us from banks. In a nutshell, it means we return our profits (after paying expenses) to you, and not to stockholders, by offering better returns on savings, lower rates on loans, and new or improved services.
- 9. Member-Owned.** Don't let membership scare you. It simply means you have a say in some of the activities of your local credit union should you want it. And it means you're treated with the same respect as everyone else.
- 10. Locally-Owned.** McCoy Federal is locally owned by our members. Since we are local, we have faster decision making and less red tape. We know the market and have a vested interest in seeing the local economy and our members succeed.

HISTORY



1900 McCoy Road, 1981

1954

On December 14, 1954, seven people pooled their knowledge and assets to establish the Pine Castle Air Force Base Federal Credit Union, a military member credit union.

1958

Pine Castle Air Force Base was renamed McCoy Air Force Base in honor of Colonel Michael N.W. McCoy, and the credit union followed suit. From that time, it has been known as McCoy Federal Credit Union.

1974

McCoy Air Force Base was closed.

1981

McCoy Federal became a community chartered credit union serving those who lived and worked in Southside Orlando, between Michigan Street, I-4, Hwy 15/15A and South County Line.

1985

McCoy Federal's first branch office, the Curry Ford Office, was opened near the corner of Curry Ford Road and Hwy 436.

1990

The Williamsburg Branch Office began as a store front operation on Central Florida Parkway.

1993

The Michigan Street Office located in the Market at Southside opened.

1995

The Williamsburg Branch Office was relocated to a new full-service building on Central Florida Parkway near Orange Blossom Trail and was renamed as the Central Florida Parkway Office.

1997

McCoy received approval from NCUA to expand its field of membership to accept members who live, work, worship or attend school south of Highway 50 in Orange County, Florida.

1999

McCoy Federal opened its West Orlando Office on LB McLeod Road and Kirkman Road.

2002

McCoy opened its sixth office located on Chickasaw Trail in East Orlando at Lake Underhill.

HISTORY

2003

McCoy Federal received approval to expand the membership boundaries to anyone who lives, works, worships or attends school in all of Orange County. By the end of 2003, McCoy opened a new Administrative office building along side a new branch location at 41 & 35 West Michigan Street. McCoy's store front located at The Market at Southside was relocated to the new office at 35 West Michigan Street.

2006

Our 7th office opened in Apopka at 931 N Park Avenue serving our members in Northwest Orange County. In December 2006, McCoy received approval from NCUA to expand its field of membership to include Orange, Lake, Seminole and Osceola County, Florida (Orlando MSA).

2007

Our 8th office opened near the Loop and Hunter's Creek in the Osceola Corporate Center at 1221 W Osceola Parkway in Kissimmee.

2008

We opened our 9th location in Clermont in February 2008 to serve our members in Lake County. The Clermont Office was originally a store front located at 4300 S US Hwy 27 at the Legends Pointe Center. On December 31, 2008, Central Florida Healthcare FCU merged with McCoy which added 14,000 new members and approximately \$50 million in assets to our Credit Union.

2009

We opened two new offices in Ocoee and Lake Nona.

2012

The Aloma office is opened off Aloma Avenue just West of SR 417.

2014

To better serve our members, the Clermont & Lake Nona offices are relocated to new full-service branches with larger facilities, drive-thrus and easier access.

2017

Lonwood/Lake Mary office is opened, a full-service branch serving members in Seminole county.

TODAY

McCoy Federal is one of the largest credit unions in Central Florida with over 65,000 members, assets over \$580 million and 14 locations.



1900 McCoy Road, Today

OUR PROMISE TO YOU

Vision Statement

We pledge to provide financial services beyond your expectations.

Mission Statement

We pledge to provide a wide range of affordable financial products with exceptional member service.

Core Values

Culture of Help

From the very beginning, the purpose of the Credit Union has been “People Helping People.” We care about the well-being of the individuals we serve and the communities in which they live. This care and concern is primary to all decision making.

Integrity

Our transactions with members, vendors and each other are conducted with the highest level of integrity. The net result is an organization built on trust and a reputation for honesty.

Longevity

We have helped members for over fifty years. We have weathered challenging times with our members and will continue to be a vibrant source of financial services into the future.

Competence

We pursue excellence in everything we do. Drawing on the professional skills of our staff we continuously improve our services driven by member needs. We also seek assistance from strategic partners whose expertise improves our competencies.

BECOMING A MEMBER



Membership to McCoy Federal Credit Union is open to anyone, who lives, works, worships, volunteers or attends school in Orange, Osceola, Seminole or Lake Counties; members of the immediate family or household; and organizations of such persons.

Businesses and its employees located in Orange, Osceola, Seminole or Lake Counties are also eligible for membership.

Immediate Family is defined as:

spouse, child, sibling, parent, grandparent, or grandchild; including stepparents, stepchildren, stepsiblings, and adoptive relationships.

YOUR INSURED FUNDS



Federally Insured By NCUA

McCoy Federal Credit Union has federal share insurance, administered by an independent Federal Government agency, the National Credit Union Administration (NCUA).

The NCUA is a government agency, similar to the FDIC. The National Credit Union Share Insurance Fund (NCUSIF), administered through the NCUA, insures Share Savings, Share Draft/Checking and Share Certificate accounts up to \$250,000 per depositor. McCoy Federal Money Market accounts are also share accounts and are insured.

Individual Retirement Accounts (IRAs) and Keogh accounts are insured separately. So, if you have a McCoy Federal Credit Union Share Savings account and an IRA, the Share Savings account is insured up to \$250,000 and the IRA separately up to \$250,000. But it's important to note that share insurance doesn't cover investment products such as mutual funds, stocks and annuities.

Share insurance also separately insures individual and joint accounts. For example, if you have an individual account containing \$250,000, and a joint account with your spouse containing \$250,000. Each account is insured separately for a total coverage of \$500,000. For revocable living trusts or payable on death (P.O.D.) accounts you can easily have your funds federally insured for more than the \$250,000, depending on the number of qualifying beneficiaries.

All federally insured credit unions - like McCoy Federal - must post the official NCUA insurance sign in our offices. We are required, by the NCUSIF, to abide by high standards of safety and soundness. Because of that, NCUSIF is a strong, well-capitalized fund. Not one penny of insured savings has ever been lost by a member of a federally insured credit union. For more information on NCUSIF insurance, please visit the NCUA website at: www.mycreditunion.gov

OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means to you

When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Acceptable forms of identifying documents

Drivers License, State issued ID card, INS issued ID card, US Passport, US Military ID and US Government issued ID card.

SAVINGS



Savings (Share) Accounts

- The basic account you need to retain membership in the credit union
- Pays dividends
- Can act as overdraft protection for your checking account. There is a \$5 fee for each automatic transfer, limited to 6 per month.
- Free Direct Deposit
- Access your account through Toni The Teller at McCoy FCU or MyMcCoy
- Open your Savings Account for \$15 or more (includes a \$5 par value member share and a \$10 non-refundable new account fee)
- Low \$5 monthly service fee if monthly balance goes below \$50

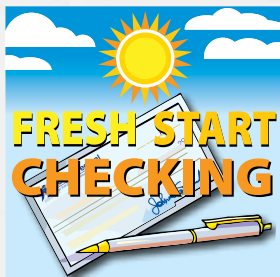
CHECKING



Easy Checking - Full featured checking account without the costs! Enjoy the ease and convenience of free online banking solutions, a free McCoy VISA Rewards Debit Card and the freedom of having NO Minimum Balance Requirement or Monthly Service Fee. Easy Checking includes:

- Unlimited check writing
- FREE Direct Deposit
- FREE VISA Debit Rewards Card
- FREE 24/7 online access with My McCoy & Toni the Teller
- FREE Bill Pay
- FREE MyMcCoy Mobile
- FREE E-Statements, E-Notices & E-Alerts
- Overdraft Protection & Overdraft Privilege available

Easy Checking requires enrollment in FREE MyMcCoy Online Banking, E-Statements & E-Notices. A valid email address is required. For full details, see our Account Disclosure Information.



Fresh Start Checking is designed to help rebuild your financial record. Fresh Start Checking includes:

- Write as many checks as you want each month
- FREE Direct Deposit
- FREE VISA Debit Rewards Card*
- FREE 24/7 MyMcCoy & Toni The Teller at McCoy FCU
- FREE E-Statements
- Online Bill Pay
- Overdraft Privilege*

**some restrictions apply*

Please see our Account Disclosure Information for terms and conditions.

Check Reorders: call 1-800-275-1053 or online at www.ordermychecks.com

VISA DEBIT REWARDS CARD



The McCoy Federal VISA Debit Rewards Card is both a plastic check and an ATM card. It's quick and easy and you avoid all the hassles of having to write checks. Use it to withdraw cash, check balances or make deposits. You can use it wherever VISA Debit is accepted worldwide.

The VISA Debit Rewards Card is free when you open a McCoy Federal Checking Account.



No surcharges or service fees on any ATM located at Publix or any ATMs that bear the CU24/CU Here logo. To find the nearest ATM location, visit: www.cu24.com

McCoy's VISA Debit Rewards Card features rewards!



Your McCoy Federal VISA Debit Rewards Card includes an enhanced rewards program. From travel to extraordinary experiences, the selection is endless.

Redeem your points for exciting rewards including gift cards, brand-name merchandise, travel, and a cash rebate option in the form of a Visa prepaid card! Combine your Debit and Credit Card points for higher redemption potential! Visit <https://www.dreampoints.com/mccoyfcu/> to learn more.

MOBIMONEY CARD CONTROLS

MobiMoney is a mobile app that offers a convenient way to manage your Debit Cards. MobiMoney allows you to easily activate and deactivate your cards, receive instant alerts on your mobile devices, and limit usage based on location, merchant preferences, transaction type, and threshold amounts. These innovative features help reduce fraudulent transactions and protect your accounts. MobiMoney is compatible with any Android device using 3.x OS or newer or any Apple devices using and Apple iOS 6.x or newer. Download the MobiMoney app from Google Play or Apple iTunes and register your cards today!



OVERDRAFT PRIVILEGE



Overdraft Privilege helps protect you against having your checks returned in the event of an inadvertent overdraft of your account by giving you a reserve for emergencies or unexpected situations. There is no fee for having this privilege on your account and you are only charged if you overdraw your account. You do not have Overdraft Privilege on your account until you receive written confirmation from us that it has been added to your account.

Here is how Overdraft Privilege works for you:

Overdraft Privilege is not a line of credit. However, if you overdraw your account, we will normally pay the overdraft, subject to the limit of your Overdraft Privilege.

For example, suppose you do not have Overdraft Privilege and your account balance is \$50. If you write a check for \$100, McCoy Federal Credit Union will charge your account a fee (currently \$30) for writing a check with insufficient funds, and will then return the check. In most cases, the establishment that you wrote the check to will require you to redeem the check and will probably charge you a fee (usually around \$35) for writing an NSF check. This means that you have now incurred two fees (\$30 at McCoy Federal Credit Union and \$35 at the merchant) for a check that wasn't even paid.

However, if you had \$750 of Overdraft Privilege, here is how the situation typically would have worked. When the check arrived at McCoy Federal Credit Union, the Credit Union would pay the check and charge you the \$30 fee for an overdraft transaction. The total charge to you would have been \$30 compared to \$30 PLUS \$35 in merchant fees if you had not had Overdraft Privilege. Additionally, you avoid being added to any bad check lists on the check approval networks or with the merchant.

When you use your Overdraft Privilege you must remember to subtract the overdraft fee from your account balance. In the example above you would have subtracted \$130 from your account: \$100 (the amount of the check) PLUS \$30 (the amount of the overdraft fee). Any additional items that come in while your account has a negative balance will also be charged the Overdraft fee of \$30 per item. It is important to record these fees. The next deposit that you make will bring your balance to the amount of the deposit minus the amount you were overdrawn and the overdraft fee.

	Fees WITH Overdraft Privilege	Fees Without Overdraft Privilege
ODP Fee	-\$30	\$0
NSF Fee	\$0	-\$30
Merchant Fee	\$0	-\$35
Total Fees	-\$30	-\$65

Potential Savings of \$35 with Overdraft Privilege

OVERDRAFT PRIVILEGE

ATM machine receipts, and other ways in which you can get available balance information, will show your current available balance, **NOT including ODP.**

Understanding your ATM Receipt

The Available Balance listed on your ATM receipt is the total balance minus any check holds or point of sale holds placed on your account. The available balance does not reflect any Overdraft Privilege amount.

When using an ATM the balance shown on the ATM Receipt is the LEDGER BALANCE which does NOT include any Overdraft Privilege amount.

04/04/17	12:11	FL1234567
McCoy Federal Credit Union		7890-1
FL Orlando		
1900 McCoy Road		
Record No.		1234
Balance Inquiry		
Total		\$1000.00
Available		\$ 900.00

Points to Remember about Overdraft Privilege (ODP)

- Every debit item on an overdrawn account will be charged an overdraft fee of \$30.
- You have 32 days to bring your account back in good standing.
- If the account is not in good standing it will be automatically removed from ODP during the systems daily processing routine.
- If the account has a child support freeze (or other issue) it will be manually removed from ODP.
- Our standard ODP is available to pay overdrafts that result from checks, over the counter withdrawals and electronic debits (ACH) to your account.
- If you want McCoy FCU to pay everyday debit card transactions and ATM withdrawals using ODP then you must consent to ODP Extended Coverage.
- If you currently have ODP Extended Coverage and no longer want that service then you must revoke your consent for ODP Extended Coverage.
- For your convenience, you may consent, decline or revoke ODP Extended Coverage service by calling us at 407-855-5452 or toll free at 1-888-584-7701, or online at our website.
- ODP does not interfere with any form of overdraft protection you already have available on your account. Any other form of overdraft protection you already have established will be applied before Overdraft Privilege.

Overdraft Privilege Terms and Conditions

You must maintain your account in good standing, which includes at least:

- ✓ Bringing your account balance to a positive balance by 32 days
- ✓ Not being in default on any loan or other obligation to McCoy Federal Credit Union and
- ✓ Not being subject to any legal or administrative order or levy.

Please see our Account Disclosure Information for terms and conditions.

ALL NEW myMCCOY



You asked, we listened!

Introducing the all new myMcCoy - packed with great features and enhanced user interface.

Features of the new myMcCoy:

myMcCoy is now 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! (*Note: Mobile check deposit is only available on the mobile app*) Since it's a single platform, you'll now use the same Login ID and Password in both online banking and the mobile app.

Some other new features include free Savvy Money Credit Scores, new Bill Pay, enhanced Person 2 Person transfers, Text Banking, Real Time Contact Information Updates, and much more.

E-NOTICES & E-ALERTS



Don't wait for the mail to learn what's happening with your accounts!

E-Notices

E-Notices are free, value-added online services available to MyMcCoy Members that provide important information related to your McCoy accounts faster and more secure than you would with paper notices through regular mail.

E-Notices can provide you with notification of insufficient funds, overdraft privilege, overdraft protection line of credit transfer, maturity of share certificates, changes to account information such as passwords and much more!

E-Alerts

Want to know if your balance falls below \$500? Want to know if a check clears? Want to know if a deposit was received? There is an alert for that! With free E-Alerts you will be notified as your account changes throughout the day. Available E-Alerts include: balance falls below a certain amount, deposit is made above a certain amount, check number or range clears and many more.

Never wait for the mail to learn what is happening to your accounts, sign up for E-Notices & E-Alerts today! E-Notices & E-Alerts are only available to myMcCoy members. Not a myMcCoy member - sign up today at www.mccoyfcu.org.

BILL PAY

With **McCoy Federal's 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.

- Free with no transaction limits
- Pay bills directly from your checking account(s), without writing checks
- Send payments to almost anyone, anywhere
- Schedule recurring or one time payments
- E-Bills: have bills delivered electronically to your account
- Choose any of your checking accounts to make payments
- Save money on stamps and gas
- Total control of your account, change or cancel payments anytime
- Safe and secure
- Immediate payments
- McCoy P2P (person to person payments)
- Transfers to other financial institution accounts (incoming and outgoing)



Note - Some 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.

MC COY P2P



Sending money is as easy as sending an email or text message

Use McCoy P2P to pay anyone you know, it's the easy way to send and receive money directly from your McCoy Federal checking account.

Pay your rent, split the bill at a restaurant, or send money to your kids away at college - it's safe and secure and all you need is an email address or mobile phone number!

To use McCoy P2P, log on to myMcCoy and click "Move Money" and click "Pay A Friend" option on the menu. Not signed up for myMcCoy & Bill Pay? Sign up today at www.mccoyfcu.org.

Note - Some services incur a fee, see the Fee Schedule for full details.

MOBILE WALLET



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/

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/

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/

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

MOBILE CHECK DEPOSIT



How To Endorse a Check for Mobile Deposit

ENDORSE HERE
<i>Michael McCoy</i>
For Mobile Deposit Only
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE RESERVED FOR FINANCIAL INSTITUTION USE *

ON BACK OF CHECK:

Sign Your Name

PRINT

"For Mobile Deposit Only"

***Deposits will be rejected without
the proper endorsement.***

Quick Tips

All deposits are subject to approval (Mon - Fri)

Photograph checks in a well-lit area to ensure that the check images are correctly captured. Keep hands clear of the check when photographing. For best results, lay the check on a flat surface.

To avoid a deposit error, make sure that the check is not folded or torn.

Make sure that the entered check amount matches the amount on the check.

Save the check until the check has been cleared. To check on the status of your check deposit, go back to the Deposits menu. Within the Deposit History option under Deposits you can view all checks that you have submitted.

Check Deposit Status

Pending = Check image is on the way to McCoy Federal.

Accepted/Delivered = McCoy Federal has received the check image.

*Please check the account transaction history to verify the check has been deposited in your account. When you have confirmed that McCoy Federal has received and deposited your check please properly dispose of (for example, shred) the check to ensure it is not re-deposited for payment.

SAVVY MONEY



Free Credit Score & More!

Get more than a credit score with Savvy Money, a free service available through myMcCoy 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 Savvy Money? Log in to myMcCoy Online to learn more about your credit score today!

Not signed up for myMcCoy? Sign up today at www.mccoyfcu.org, it's FREE!

INTUIT SERVICES



Quicken® and QuickBooks® are financial management software programs that enable you to create a comprehensive view of your financial status. These applications are designed to help organize and manage your finances, from cash flow analysis and expense tracking to tax filing preparation and investment management.

McCoy Federal is a Participating Financial Institution for the Quicken® applications using Web Connect. Web Connect allows you to automatically export your transactions and import them into Quicken or QuickBooks via the links within your MyMcCoy Online Banking Service.



As a McCoy Federal member, during tax season you can file your simple return with TurboTax Federal Free Edition and get your biggest tax refund possible quickly when you e-file and use direct deposit. TurboTax makes it easy to get more money in your pocket at tax time.

TONI THE TELLER



You have push button access to all your accounts in English and Spanish. Not only can you check balances, you can get information on deposits, withdrawals and checks that have cleared. You can stop payment on a check at no charge. In addition, you can make loan payments by transferring funds from savings or checking to your McCoy Federal loan.

Instructions

Simply dial Toni The Teller at McCoy FCU: 407-857-8245 or Toll Free: 1-888-584-8268 and select your language preference. Press 1 for English or press 2 for Spanish. Next enter one of these five menu options.

- | | |
|---|--------------------------------------|
| 1. Select an account to work with – Press 1 | 4. For product information – Press 4 |
| 2. To transfer money – Press 2 | 5. For more choices – Press 5 |
| 3. For general information – Press 3 | |

You will be prompted to enter your account number and your personal authorization code after you select a menu option. Each of these menus will give you several options for account information and/or account activity. Simply press the corresponding number on your telephone keypad to access the information or activity you desire.

You will need the following information to help you through the menus:

Press * - repeat your choice | Press # - return to previous menu | Hang Up - end call

When entering amounts for transfers use the star key (*) as the decimal. Be Prepared With Your Share Suffix. You will need to know the Share Suffixes for each of your accounts and loans. These numbers can be found on your McCoy Federal monthly or quarterly statement. For your convenience we have listed them below:

- | | | |
|--------------------------|------------------|------------------------------------|
| 0 - Main Share (savings) | 3 - Other Share | 7 - Escrow Account |
| 1 - Traditional IRA | 4 - Roth IRA | 8 - Share Draft Account (Checking) |
| 2 - Sub Share | 6 - Rollover IRA | 9 - Money Management Share Account |

Loan suffixes can be found on your statement.

Please see our Account Disclosure Information for terms and conditions.

DIRECT DEPOSIT



Payroll, Social Security, retirement and other recurring checks can be deposited directly to your credit union checking account. It's the safe, sure way to get your money where you want it at the same time each month.

All you need is your routing number and your 10 digit checking account number. If you would like Direct Deposit for your Savings Account, you will need the routing number and your savings account number. With Payroll Deduction, you can designate part or all of your paycheck to your credit union account.

YOUTH ACCOUNTS



McCoy Federal's Youth Savings Program is designed to help children learn, at an early age, the importance and the advantages of saving.

Youth Accounts are available for everyone under the age of 18 who meet the field of membership requirements for McCoy Federal Credit Union.

Features:

- Two Youth Accounts available based on age
- Receive FREE coin processing
- A \$5 minimum deposit is required to open a Youth Savings account
- Youth Accounts with a \$50 or more balance earn interest every 3 months (January, March, June and September)
- No new account set up fees are charged on Youth Accounts

GOLDEN EAGLE



You've worked hard all these years to get where you are. Now, it's your time to receive something in return. The Golden Eagle Club is a special service available only to our members 55 years or older.

This free service offers special financial values tailored to men and women in this age group. And since it comes from McCoy Federal, you can be sure the cost savings will be substantially better than comparable "Senior Accounts."

Features:

- Low \$5.00 monthly service fee if monthly balance goes below \$50.00 (compare that to others that require \$1000 to \$5000 on deposit for their program)
- FREE Checking
- Discount on personal checks
- Receive FREE coin processing
- Free Cashiers Checks & Money Orders
- Discounted rates on Safe Deposit Boxes

SHARE CERTIFICATES

A Share Certificate is a time deposit established with a specific maturity date and dividend rates. McCoy Federal has some of the highest earning Share Certificates with reasonable maturity periods.

- Earns high dividend rate
- Select terms from 6, 12, 24, 30, 36 or 60 months
- Rate tiers start at \$1000, \$5000, \$25,000 and \$100,000
- \$1000 minimum deposit required to open

Current Rates as of

Deposit Amount

6-month term

30-Month Term

12-Month Term

36-Month Term

24-Month Term

60-Month Term

Rates subject to change. For current rates, call us at 407-855-5452 or 1-888-584-7701.
Visit our website at www.mccoyfcu.org.

HEALTH SAVINGS ACCOUNTS



Health savings accounts (HSAs) are designed to help you save for future qualified medical expenses on a tax-free basis. HSAs are individually-owned accounts to which you can make tax-deductible contributions, accumulate tax-deferred earnings and take tax-free withdrawals whenever you need to pay for qualified medical expenses. HSAs are used by individuals who have a high deductible health plan (HDHP).

Features:

- Interest bearing account (monthly average balance \$1,000 and over)
- No minimum balance requirement
- First 50 checks FREE
- Online account access 24/7 with FREE MyMcCoy
- Any dividends earned are compounded and credited monthly
- FREE Direct Deposit to HSA

MONEY MANAGEMENT SHARE ACCOUNTS



- Earns dividends from the day of deposit to the day of withdrawal on the balance
- Access your account through Toni The Teller at McCoy FCU or MyMcCoy
- \$1,000 minimum deposit required to open
- You are allowed 6 withdrawals per month made by automated means or by check. Unlimited transactions if made in person or by mail.

Please see our Account Disclosure Information for terms and conditions.

INDIVIDUAL RETIREMENT ACCOUNTS



An Individual Retirement Account (IRA) from McCoy Federal is an excellent path to retirement savings.

Your contributions may be tax-deductible* and will grow either tax-deferred or tax-free.

A Coverdell Education Savings Account (ESA) is a great way to meet the rising costs of a student's education.



Traditional IRA

To contribute to a Traditional IRA you must have earned income and not have reached age 70½ by the end of the year. McCoy Federal requires participants to be 18 years of age or older to get an IRA. Investments grow on a tax-deferred basis and earnings are taxed upon withdrawal.

Roth IRA

You can contribute to a Roth IRA as long as you have earned income, even after age 70½. McCoy Federal requires participants to be 18 years of age or older to get a Roth IRA. Contributions are not tax deductible; however contributions and earnings (if it is a qualified distribution) can be withdrawn tax free. You are not required to begin distributions after age 70½.



Coverdell ESA

An ESA can help you save for a child's education expenses—such as tuition, fees, books, supplies, equipment, and, in some cases, room and board. With an ESA, you make nondeductible contributions that may provide for tax-free withdrawals, including earnings, down the road. You may want to seek competent tax advice before contributing to or opening an ESA.

** Please see your tax advisor before making any decisions regarding your IRA/ESA.
Federal regulations are subject to change.*

Please see our Account Disclosure Information for terms and conditions.

LENDING



Home Loans

What better place to borrow money to buy your home than your local credit union. On new or existing homes, you can save thousands of dollars with McCoy Federal's low rates. McCoy Federal offers fixed rate mortgages with 10, 15, 20 and 30 year terms.



Home Improvement Loans & 2nd Mortgages

If you plan to fix up your home, add or modernize a room, or install a pool, a Home Improvement Loan or a Second Mortgage can make your plan a reality.

Home Equity Loans

If you desire money for a specific need - college tuition, emergency medical bills, a once in a lifetime vacation - you can take advantage of the equity in your home with a McCoy Federal Home Equity Loan.



Credit Lines

Write yourself a loan whenever you need the money. With a Home Equity Credit Line you can take advantage of the equity in your home. It's a revolving line of credit, and as you pay it off, you have the money to use again. We also offer unsecured credit lines which, upon qualifying just once, allow you to write yourself a loan anytime you need it.



Vehicle Loans

We have low rate loans for new and used autos, trucks, vans, RVs, motor homes, motorcycles and even jet skis. Get pre-approved, so you can take advantage of sale prices and dealer rebates to save even more.

Personal Loans

A personal loan can make your life easier. Fed up with climbing credit card rates and balances? A personal loan allows you to borrow the money you need to pay off debt or finance a necessity with only your signature as collateral. How you use the funds is entirely up to you.

Apply Online

We make it convenient for you to apply for the loan you need with our Online Loan Application. Simply visit **www.mccoyfcu.org** and click on **LOANS** to apply online.

Lower your consumer loan rate by 1/4%* if you meet one of the following:

1. Have Direct Deposit of payroll or retirement funds
2. Have a McCoy Federal VISA Debit Card & Credit Card in good standing for one year or more
3. Have been a member of McCoy Federal Credit Union for 10 consecutive years

** Excludes Credit Cards & Real Estate loans.*

Real Estate related loans may qualify you for tax savings. Ask your tax advisor.

Please see our Account Disclosure Information for terms and conditions.

CREDIT CARDS

McCoy Federal Credit Union offers a range of credit card products at competitive pricing combined with a full range of reward options – making it easy to select and apply for the card that meets your needs.



VISA Signature Cash Back Card

This card offers competitive rates, expanded purchasing power, the richest rewards choices, exclusive VISA Signature privileges and elite VISA Concierge Service, all with no annual fee.

Product Features

Cash Back Rebate (Visa prepaid card) or redeem points for travel, gift cards, merchandise

Earn rewards faster with **1.25 points** for every dollar spent

Earn **5,000 Bonus Points** on first use of card

Exclusive VISA Signature privileges and VISA Concierge Service 24/7



VISA Platinum Rewards Card

This card is all about the benefits. Rack up points and enjoy competitive interest rates, without an annual fee. Redeem your points for valuable rewards, including gift cards, merchandise or travel.

Product Features

Earn 1 point for every dollar spent

Earn **1,000 Bonus Points** on first use of card

Choose Your Own Rewards – redeem reward points for travel, gift cards, and merchandise rewards

VISA Platinum privileges



VISA Platinum Low Rate Card

Don't care about rewards?

Want the lowest rate?

Then our VISA Platinum card is for you.

Product Features

Low rates and generous credit lines

CREDIT CARDS

Secured VISA Credit Card

If you need to improve or re-establish your credit history, here's a great way to begin that process. With the Secured VISA Credit Card, you establish a savings account that is pledged as security for your credit card account. You'll enjoy the convenience of credit including the option to carry a balance while earning interest on your savings account.

Product Features

Flexible credit lines based on security deposit ranging from \$1,000 to \$10,000.

All cards include these great benefits:

No annual fee	Account Alerts
No penalty rate	Verified by VISA
Same competitive rate for purchases & cash advances	E-Statements
Special Promotional offers	\$1,000,000 travel insurance when tickets are purchased with your VISA card
No charge to add authorize users	
Zero liability for fraud charges	

Disclaimer: Application Fee: None - Cash Advance: 3% of the amount of each cash advance with a minimum of \$10.00 - Late Payment: Up to \$25.00 - Over-the-Credit Limit: None - Returned Payment: Up to \$25.00 if your payment is returned for any reason. APR may vary. APR = Annual Percentage Rate. Check current rates online at www.mccoysfcu.org.

ACCOUNT ALERTS

With Account Alerts, receive free alerts to your email to monitor account activity. These alerts serve as an early warning system for potential fraudulent activity and help you better manage and track your spending.

Customize your alert settings with various types of alerts like payment reminders, balance updates, account activity warnings, and more, sent directly to your e-mail address.

To sign up, login to your GoToMyCard account (<https://www.gotomycard.com/mccoy>).

EMV SMART CARDS



Simple. Secure. Smart.

Introducing chip technology for
McCoy Federal Visa Credit & Debit Cards

Count on enhanced fraud protection with chip technology

McCoy Federal's VISA Credit & Debit Cards will now come with built-in chip technology. These new cards are not only more secure - they're also easy to use.

Receive an enhanced level of security.

When you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud.

Check out with ease.

Follow the simple steps to the right to pay at a chip-activated terminal.

Enjoy global acceptance.

More merchants are accepting chip transactions every day. Whether you check out using chip technology or swipe your card, you can pay wherever VISA Debit & Credit Cards are accepted.

Keep in mind, you're protected against unauthorized use with VISA's Zero Liability Policy.¹

For more information, visit:
Mccoyfcu.org/visachipcard.asp



If a chip-activated terminal is available, follow these easy steps:

- 1 Insert the chip end** of your card into the terminal with the chip facing up.
- 2 Keep your card in the terminal** throughout the transaction and follow the prompts on screen.
- 3 Remove your card** when prompted and take your receipt.



Chip-activated terminals are coming to certain U.S. retailers this year – and more locations in the years to come.

If a merchant is not yet chip-activated, you can still swipe your card to pay.

VISA everywhere
you want to be

¹ VISA's Zero Liability Policy covers U.S. - issued cards and does not apply to certain commercial card transactions or any transactions not processed by VISA. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.

REWARDS! & PERKS POINTS MALL



Reward Yourself

Every time you use your VISA Debit Rewards Card, VISA Platinum Rewards Credit Card or VISA Signature Cash Back Credit Card, you'll earn reward points. From travel to extraordinary experiences, the selection is endless. Redeem your points for exciting rewards including gift cards, brand-name merchandise and travel, plus a cash rebate option (Visa prepaid card) for Visa Signature Cash Back Credit Card & Visa Debit Rewards Card!

Earning Points is Simple

Use your VISA Signature Cash Back Credit Card to earn 1.25 points for every \$1 spent, your VISA Platinum Reward Credit Card to earn 1 point for every \$1 spent or your VISA Debit Rewards Card to earn 1 point for every \$3 spent on gas, groceries, restaurants, and on all other purchases. **Combine your Credit Card and Debit Card points for higher redemption potential!**

Earn even more points and save BIG with Perks Points Mall

Shop brand name merchandise at our online network of merchants and be rewarded even more. You will earn bonus points on all purchases made using Perks Points Mall. What's more, many merchants offer exclusive discounts on top of the bonus points.

For more information, visit the rewards! website at:
<https://www.dreampoints.com/mccoyfcu/>

PRODUCTS & SERVICES

- Regular Share (Savings) Accounts with dividends
- Easy, Classic & Fresh Start Checking Accounts with Overdraft Protection & Overdraft Privilege
- VISA Debit Rewards Card with Cash Back Rebate*
- Money Management Share Accounts (MMSA) with dividends
- 6-Month, 1-, 2-, 2 ½-, 3- and 5-Year Share Certificates
- Individual Retirement Accounts (IRA) – Traditional, Roth, and Coverdell Educational Savings Account (CESA)
- IRA Certificate Accounts-6-Month, 1-, 2-, 2 ½ -, 3- and 5-Years
- IRA Online Center
- Health Savings Accounts
- Youth Savings Accounts (Ages 5 - 17)
- Youth Checking
- Golden Eagle Club (Ages 55 and over)
- Fresh Start Accounts
- Direct Deposit
- ATMs-CU24, CU Here, CIRRUS, Pulse
- Safe Deposit Boxes (select locations)
- Western Union Wire Service (within USA only)
- Wire Transfer of Funds (within USA only)
- Night Depository (select locations)
- Money Orders
- Official Checks
- Free \$2,500 Accidental Death Insurance
- Toni The Teller at McCoy FCU – 24-Hour Access to Your Accounts
- First Mortgages – 10, 15, 20 & 30 year terms VA, FHA & USDA Mortgages
- Second Mortgages
- Home Equity Loans
- Home Improvement Loans
- Land & Lot Loans
- Rental, Condo & Mobile Home Loans
- Line-of-Credit Loans
- Vehicle Loans (New & Used)
 - Auto, Truck & Motorcycle
 - RV & Travel Trailers
 - Boats & Jet Skis
- Debt Consolidation Loans
- Share Certificate and Share Account Secured Loans
- VISA Signature Credit Cards with Cash Back Rebate*
- VISA Platinum Credit Cards with Rewards
- VISA Platinum Credit Cards with Low Rate
- Share Secured Credit Cards
- Credit Life and Credit Disability Insurance
- Auto Gap Insurance
- Automobile Warranties
- Auto Deductible Re-Imbursement Insurance
- Automatic Loan Payments
- Electronic Loan Closing
- 24 Hour Loan by Phone
- Online Account Opening
- Online Loan Applications
- Indirect Lending
- myMcCoy – OnLine Account Access with:
 - Bill Pay
 - E-Notices
 - E-Statements
 - E-Checks (OnLine)
- myMcCoy mobile apps (iOS & Android)
 - Mobile Banking
 - Mobile Check Deposit
 - Mobile Bill Pay
 - McCoy P2P Person to Person Payments
- Apple Pay
- Samsung Pay
- Google Wallet
- VISA Checkout
- Business Accounts
 - Business Credit Cards with Rewards
 - Commercial Loans
 - Business Lines of Credit
 - Business Loans
 - SBA Loans
 - Business Debit Cards with Rewards
- Accel Credit & Debt Counseling
- Quorum Insurance - Auto, Commercial, Home & Health

* Visa Prepaid Card

BUSINESS SERVICES



At **McCoy Federal**, we offer a variety of products and services to meet your business needs. Financing. Checking. Savings. Merchant Accounts. Payroll Services. And more. When it comes to business services, we have one goal in mind – **to help your business GROW!**

- **Checking & Savings**
- **Online Services**
- **Online Business Bill Pay**
- **Merchant Services**
- **Business Loans**
- **VISA Credit Cards**
- **Employee Group Benefits**
- **Business Insurance**
- **Investment Services**

Open your business account today! For more information, contact:

BUSINESS ACCOUNTS

Reggie Chavannes

Business Account Services Mgr

407-472-2756

rchavannes@mccoyfcu.org

BUSINESS LOANS

Marcus Cowans

Business Lending Services Mgr

407-472-2788

mcowans@mccoyfcu.org

EMPLOYEE GROUP PROGRAM



Enhance your Company's Employee Benefits at NO COST to you!

Enjoy a direct connection to the McCoy Federal Business Development Team for questions & assistance, as well as providing on site sign-ups and presentations. Membership at McCoy Federal can save your employees time and money.

Contact our Business Development Representative for more information on the Employee Group Program. 407-583-1114 • busdev@mccoyfcu.org



Financial Services

Designed exclusively for credit union members, and located at the credit union, the **MEMBERS Financial Services Program** offers various insurance and investment programs that complement traditional credit union savings plans.

Some of the products and services available include:

401(k) / Pension Rollovers

Life Insurance

Retirement Planning

Annuities

Education Funding

Long-Term Care Insurance

Mutual Funds

Wealth Management

And, in the spirit of the credit union philosophy, this Program is designed to assist a wide variety of members – from those just starting a savings plan, to those with sizable assets looking for more sophisticated management tools.



Whether you're looking for guidance on just one financial need you want to tackle today, or if you're interested in putting together a comprehensive plan, please contact **Blair Tyrrell** of the **MEMBERS Financial Services Program** for a no-cost, no-obligation analysis at 407-920-2537.

Check the background of this investment professional on FINRA's BrokerCheck - <https://brokercheck.finra.org>. For insurance services visit TruStage.com.

*Representatives are not tax advisors.

For information regarding your specific tax situation, please consult a tax professional.

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America.

FR-1583362.1-0816-0918

MEMBER BENEFITS



As a valued member of McCoy Federal Credit Union, you are now eligible for free financial counseling from GreenPath, our personal money management partner. GreenPath provides our members with the most comprehensive financial support system possible. With 45 years of experience behind them, GreenPath has the personalized answers you need to assist you with a myriad of financial concerns including:

- Personal and family budgeting
- Understanding your credit report
- Improving your credit score
- Money management
- Debt repayment
- Housing counseling
- Avoiding bankruptcy, foreclosure and repossession

Certified financial counselors are available Monday through Thursday 8 am to 10 pm (EST), Friday 8 am to 7 pm and Saturday from 9 am to 6 pm. Call 1-877-337-3399 to speak with a GreenPath financial expert.

Debt Management Plan

If you're having difficulty paying bills or staying current on credit cards, this service could prove invaluable for you. GreenPath counselors will contact your creditors on your behalf to negotiate concessions and/or work out loan payment agreements. Typically, credit card companies will agree to lower interest, eliminate fees and cease collection activity.

Credit Report Review

GreenPath provides free credit report counseling to assist members in understanding their personal credit report and credit score. The certified financial counselors at GreenPath will help members resolve inaccurate information, understand how bureaus report information and become more credit worthy.

CheckRight

Use this web-based checking account management module to learn how to manage your checking account and keep your figures balanced.

BudgetSmart

Learn to budget your money wisely and spend within your means with BudgetSmart, an easy-to-use software tool designed to help you manage money more effectively.

For more information and resource material, visit:

<https://www.mccoyfcu.org/resources/financial-counseling.html>

MEMBER BENEFITS



About Quorum Insurance



Quorum represents some of the most respected names in insurance, giving you a convenient resource for a comprehensive array of insurance lines at competitive rates. Whether you are purchasing insurance for the first time or looking to review your existing policies, their insurance professionals will be there at every step to help you elect the right coverage for your individual insurance needs.

	Auto Insurance Coverage to get you from Point A to Point B Auto Motorcycle ATV RV More		Health Complete coverage for your family and future Health Dental
	Property Insurance Insurance for wherever it is you call Home. Home Flood Renters Landlord More		Business Insurance Complete coverage for a safe and secure business Auto Property Liability Workers' Comp More

To see how much you can save, request a free quote today at:

www.mccoysfcu.org/Quorum-Insurance.asp

MEMBER BENEFITS

Sprint Works™ for Credit Union Members with Cash Rewards.



LOVE MY CREDIT UNION REWARDS



Our exclusive Credit Union Member Cash Rewards offer is one of our best EVER! Receive Cash Rewards deposited directly into your credit union account.

Join Sprint and get a

\$100

Cash Reward

for every new line you activate.

Existing Sprint customers, get a

\$50

Cash Reward

for every line transferred into the Cash Rewards program.



Plus, every year receive

\$50

in Loyalty Cash Rewards

for every line on your Sprint account.

Up to 3 lines.

Here's how to sign up for Sprint Cash Rewards:

1. Become a Sprint customer
2. Register within 30 days of activation at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union® Rewards app
3. Allow up to 6 to 8 weeks to see Cash Rewards directly deposited by the Credit Union into your credit union account

SPRINTworks™

Be sure to mention this Corporate ID code.
Individual Members: NCBN_ZMB_ZZZ

Unlimited time offers. **Activ. Fee:** Up to \$30/line. Credit approval req. **Cash Reward Offers:** Avail. for eligible credit union members & member employees with qualifying corp. ID. (Ongoing verifications). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrades, replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l discounts apply. **Loyalty Rewards:** \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. **Transfer Reward:** Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. **Deposits:** Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 30 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". **Other Terms:** Offer coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. **Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners. N185490



McCoy Members
save up to **25%**
on car rentals
from

AVIS

Budget

Save Big On Your Next Car Rental!

McCoy Federal Credit Union members always receive up to 25% off base rates when renting a vehicle at Avis Worldwide and Budget. Call toll-free with your discount number below.

AVIS

Budget

Avis Worldwide Discount (AWD) number

D470800

For reservations, Call 1-800-331-1212

Budget Customer Discount (BCD) number

D888100

For reservations, Call 1-800-527-0700

Your Credit Score



Take control of your credit score

A guide to understanding and improving your credit.

WHATSMYSCORE.ORG

VISA

How is your score determined?

The most common used scoring system for credit scores is developed by FICO™ bureaus use this formula to evaluate how much risk you pose to potential lenders, based on the following factors:

30%

What you owe

Your debt balance as well as the ratio of your debt to your credit limit is an important factor in determining your score.

35%

Payment history

Do you pay bills on time? Any recent missed payments?

15%

Types of credit

Which credit cards you use and loans you carry also play a role in your credit score.

10%

New accounts

Opening many new accounts in a short period of time can negatively affect your score.

10%

Length of credit history

How long you've had credit will factor in to your final score.



Credit scores are based on your financial behavior and history, and do not include factors such as gender, race, religion, national origin, gender, age, education level or marital status.

What is a good score?

There is no absolute standard that lenders use to approve or deny credit. The chart below is merely a guide. Remember, a good score is one that works with, not against, your life goals. Staying informed and making smart financial choices is your best strategy for keeping your score on a steady climb.

Why a good score matters.

The reasons to keep your credit score in good shape are numerous.

House or apartment hunting.

Whether you are renting or buy your first home, both landlords and mortgage lenders will require a good credit score.

Job Opportunities. Prospective employers often review candidates' credit history as a gauge of character and responsibility.

Better interest and insurance rates. A high score often qualifies you for lower rates on loans, and better deals on insurance.

Financial flexibility. A good credit score leaves the door open for additional credit, should you need it down the road.



Your Credit Score

How to improve your score.

If your score isn't exactly where you want it to be, all is not lost. Your credit score is very fluid and by taking action now, you can help improve your score quickly and keep it higher in the long run.

Always pay monthly bills on time.

Late payments can stay on your credit report and slow down your ability to improve your score.

Get credit. Use it.

Using credit is the only way to build credit history. If you don't currently have any credit accounts, open one and use it wisely.

Don't max out your cards.

Don't be tempted to spend up to your credit limit. If your debt is more than 25% of your total credit limit, your credit score may begin to fall.

Don't be afraid to talk to your creditors.

Lenders may be able to modify your interest rate or lower your monthly payment. But not if you don't ask.

Avoid opening new accounts to spread debt around.

Opening new accounts, especially in a short period of time, can negatively affect your score.

Monitor your credit regularly.

You aren't penalized for checking your own credit report. Check it for errors and potential fraud on a regular basis.



It's your credit. Don't neglect it.

While your credit score gauges your creditworthiness with a number, your credit report tells the full story of your financial activities. Every year, or more frequently if you suspect fraud or errors, check your report. You are entitled to a free copy annually from any of the three main credit bureaus.

Equifax

Credit Reports:

1.800.685.1111

Fraud Hotline:

1.888.766.0008

www.equifax.com

Experian

Credit Reports:

1.888.397.3742

Fraud Hotline:

1.888.397.3742

www.experian.com

Trans Union

Credit Reports:

1.877.322.8228

Fraud Hotline:

1.800.680.7289

www.transunion.com

You can also get a free credit report at www.AnnualCreditReport.com



©2010 Visa Inc. All Rights Reserved

VISA

WVMSCREDScore 0110

ATM CARD SKIMMING

Don't Fall Victim to ATM Skimmers

ATMs are vulnerable to a scam called skimming. ATM “skimming” occurs when a fraudster installs an electronic device that reads information from a card’s magnetic strip when it is inserted into the tampered ATM. ATM Skimming is an illegal activity that involves the installation of a device, usually undetectable by ATM users, that secretly records account data when the user inserts an ATM card into the machine. Criminals can then encode the stolen data onto a blank card and use it to loot the member’s account.

A concealed camera is typically used in conjunction with the skimming device to record members typing their PIN into the ATM keypad. Cameras are usually concealed somewhere on the front of the ATM - near the speaker, near the overhead lighting or on the sides of a recessed ATM. Look for pinholes in molding that point towards the pin pad.

Here's What to Look For:



ATM CARD SKIMMING

SKIMMING DEVICE

This is an actual skimming device removed from the ATM card reader that was placed in a financial institution's ATM. Except that it's detached, the reader looks fairly normal...



SKIMMING DEVICE

This is the same skimming device removed from the ATM card reader. But when you remove the skimming device and flip it over, you can see the white adhesive tape and the skimming hardware used to capture information from the magnetic strip. This particular device has a female connector for transferring card information and into another device which can be used to create new cards.



SKIMMING DEVICE

This skimming device removed from the ATM had two components. The second component of the skimming device was a camera used to capture members' PINs. The camera was hidden in the frame around the cash dispenser. Always tug on this frame to see if it comes loose.



ATM CARD SKIMMING

SKIMMING DEVICE

This is the backside of the skimming device removed from the ATM. The frame is attached with adhesive and is placed directly over the ATM cash dispenser frame.

The camera components are attached to the inside of the frame along with a chip to store information.



SKIMMING DEVICE

This is the skimming device removed from the ATM cash dispenser. The frame is attached with adhesive and is placed directly over the existing ATM cash dispenser frame.

The adhesive tape is also green.



SKIMMING DEVICE

This is the skimming device removed from the ATM cash dispenser frame. Notice the small hole in the corner of the frame. This is unusual. The small hole provides a view for the camera lens.



ATM CARD SKIMMING



Stay Protected!

Inspect the ATM, gas pump, or credit card reader before using it. Be suspicious if you see anything loose, crooked, or damaged, or if you notice scratches or adhesive/tape residue. Even if you can't see any visual differences, push or wiggle everything. ATMs are solidly constructed and generally don't have any jiggling or loose parts. If anything moves or comes away, it may be a skimming device.

If possible, limit the number of ATMs you use. Using the same machine consistently gives you a better chance of recognizing abnormalities caused by skimming devices.

When entering your PIN, block the keypad with your other hand to prevent possible hidden cameras from recording your number.

If possible, use an ATM at an inside location. There is generally less access for criminals to install skimmers on inside units.

Trust your instincts. If in doubt, use another pump or ATM somewhere else. If you get a sense that something looks off about the ATM you are about to use, you might be better off using one that you feel more comfortable with.

Avoid using your PIN number at the gas pump. When you pay at the pump with your debit/credit card, you have the option to use it as a credit or a debit card. It's best to choose the credit option to avoid entering your PIN in case there is a hidden Card Skimmer camera. When you use it as a credit card you usually enter your billing ZIP code as verification which is safer than putting in your PIN.

Be careful of ATMs in tourist areas. These units are more likely to be a target of skimmers. If your card isn't returned after the transaction or after hitting cancel, contact the financial institution that issued the card immediately.

Keep an eye on your accounts. If you suspect that you might have had your card skimmed. Keep an eye on your account balance and report any suspicious activity immediately.



Warning - Card Cracking Fraudsters are Targeting Popular Social Media Sites

Fraudsters are now using popular social media platforms to convince young adults to share bank account and PIN numbers in a plot to skim money from banks.

Using Facebook, Twitter and Instagram, scammers are soliciting individuals with schemes that promise quick cash if victims share their debit account information, PIN number or ATM card. It's an emerging scam known as "card cracking."

Scammers recruit people willing to open bank accounts and hand over their debit card and personal identification number in return for promises of quick cash. The crooks then deposit bogus checks into the bank account. After the bank credits the funds (usually within hours of the deposit) the cash is withdrawn through an ATM or retail location before the bank discovers the check is fake.

If you're part of a card cracking scam, you're facing several serious problems. First, it's illegal to pass bad checks and the act can result in criminal charges and hefty fines. Second, if your name is on a bank account, you're responsible for any charges that come with a bounced check. The best case scenario is you have to repay the amount of the check, plus fees (which really isn't a "best" case). The worst case scenario is you are charged with a crime and may face jail time.

Card cracking accounted for \$11.6 million in stolen funds last year, the ABA says, and 19- to 25-years-olds, college students, newly enlisted military members and single parents are most frequently targeted because they are the perfect victims for card crackers.

Regardless of how enticing a promise of fast money may be, these social media money schemes can make a mess of the victim's bank accounts - and credit - for years to come, and can result in a criminal record plus jail time.

CARD CRACKING

Whether you're a college-aged social media junkie or a parent looking for information to pass along to your children, here are some tips for stopping card cracking scammers right in their digital tracks:

1. Never, ever share your debit account and PIN number.

Every time you share sensitive information with someone - especially that friendly looking stranger you met on Facebook but don't actually know in real life - you increase your risk of fraud. Keep your private information private.

2. Do not file a false fraud claim with your bank.

If you do what a fraudster asks - go to your bank after the withdrawal and falsely claim you knew nothing about the fraud - you just made yourself a criminal accomplice. If you try to hide your mistake as information theft fraud, you could get up to 30 years if your bank uncovers the truth, according to the ABA.

3. Report suspicious postings, links and users on social media.

Even if the solicitations are not directed right at you, help keep others safe by reporting social media users that spread advertising a "quick cash job," or something similar. If you see any posts on social media, banners, email or anywhere else that look suspicious, report them, at first instance, to the social media site on which you saw them posted. You should be able to do this from the post itself. You may also want to consider contacting law enforcement and filing a complaint with the Federal Trade Commission (FTC), which can be done online through an easy form or over the telephone.



A TYPICAL CARD CRACKING SCENARIO

1

A fraudster sends you a social media message to “make quick cash”

IF U WANT 2 MAKE
REAL LEGIT MONEY
NO SCAM IF U HAVE A
BANK ACCOUNT HMU

2

Enticed by the promise of money, **YOU** provide the scammer a debit card, PIN or online credentials—giving them direct access to account

1234 5678 9012 3456

PIN

3

The fraudster deposits a fake check in your account



4

Money is withdrawn immediately at an ATM



5

The fraudster gives the account holder a kickback



6

YOU call the bank to report a lost or stolen card, or compromised credentials



7

Bank reimburses the stolen funds to **YOU**



8

YOU are now a **CRIMINAL ACCOMPLICE**



IDENTITY THEFT



Identity theft occurs when someone uses your name or personal information, such as your Social Security number, driver's license number, credit card number, telephone number or other account numbers, without your permission. Identity thieves use this information to open credit accounts, bank accounts, telephone service accounts, and make major purchases – all in your name. Information can be used to take over your existing accounts, or to open new accounts. Identity theft can result in damage to your credit rating and denials of credit and job offers.

HOW DOES IDENTITY THEFT HAPPEN?

Identity theft commonly begins with the loss or theft of a wallet or purse. But there are many other ways that criminals can get and use your personal information in order to commit identity theft. The following are some examples:

Example #1 - One evening you sit down to pay your monthly bills. You write the checks, toss the statements in the trash and put the container out on the curb for the morning's trash pick-up. While you sleep, "dumpster-divers" go through your trash looking for the papers you've thrown away. They discover a gold mine of information that can be used for fraudulent purposes - your name, address, phone number, utility service account numbers, credit card numbers, and your Social Security number.

Example #2 - You receive an email message from what appears to be your Internet Service Provider (ISP). The message requests that you update the information they have on file about you – your name, credit card number, bank account number, etc. – by replying to the email or going to a specific Website address to provide the information. However, neither the message nor the Website address is from your ISP. They belong to someone who wants to get your information to steal your identity.

PROTECT YOUR IDENTITY

While there is no guarantee that your identity will never be stolen, there are steps you can take to minimize the risk:

- ✓ Do not give out your Social Security number to people or companies that you do not know.
- ✓ Before disclosing any personal information, make sure you know why it is required and how it will be used.
- ✓ Shred information you no longer need that contains personally identifiable information and account numbers. For example, credit card receipts, billing statements and pre-approved credit offers should be shredded before you discard them.
- ✓ Guard your mail from theft. Promptly remove your incoming mail from your mailbox and place outgoing mail in post office collection boxes. Install a locking mailbox if mail theft is a problem in your neighborhood.
- ✓ Keep the personal information you have at home and at work in a safe place.
- ✓ Do not carry extra credit cards, your birth certificate or passport, or other cards that display your Social Security number in your wallet or purse, except when necessary.

- ✓ Create unique passwords and personal identification numbers (PINs) and avoid using easily available information such as mother's maiden name, date of birth, or the last four digits of your Social Security number. Use passwords on your banking and brokerage accounts.
- ✓ Get a copy of your credit report from each of the three major credit reporting agencies at least once a year. Review the reports to be sure no one else is using your identity to open new accounts or not use your existing accounts.

IF YOU'RE A VICTIM

- ✓ Contact the fraud departments of the three major credit bureaus. Request that a "fraud alert" be placed on your file and include a statement that creditors must get your permission before any new accounts are opened in your name. Get a copy of your credit report from each credit bureau so that you can dispute any inaccurate information. Check your reports at least every six months. You can contact the three major credit bureaus at the following:
 - **EQUIFAX**, www.equifax.com - Order Credit Report: 800-685-1111
Report Fraud: 800-525-6285
 - **EXPERIAN**, www.experian.com - Order Credit Report: 888-397-3742
Report Fraud: 888-397-3742
 - **TRANS UNION**, www.transunion.com - Order Credit Report: 800-888-4213
Report Fraud: 800-680-7289
- ✓ Contact all the creditors involved. Let them know that your accounts may have been used without your permission, or that new accounts have been opened in your name. If your accounts have been used fraudulently, ask that new cards and account numbers be issued to you. Check your billing statements carefully and report any fraudulent activity immediately. Many banks and creditors will accept the "ID Theft Affidavit" available at www.consumer.gov/idtheft, to dispute the fraudulent charges.
- ✓ File a police report. Get a copy of the report to submit to your creditors and others that may require proof of a crime.
- ✓ Contact the Federal Trade Commission. The FTC provides useful information to identity theft victims and maintains a database of identity theft cases for use by law enforcement agencies. File a report with the FTC by calling the FTC's Identity Theft Hotline: 1-877-IDTHEFT (438-4338); by mail, Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Ave., N.W., Washington, DC 20580; or online at <https://www.ftccomplaintassistant.gov>. Also request a copy of the publication, "ID Theft, When Bad Things Happen to Your Good Name."
- ✓ Keep a record of your contacts. Start a file with copies of your credit reports, the police report, any correspondence, and copies of disputed bills. It is also useful to keep a log of your conversations with creditors, law enforcement officials, and other relevant parties. Follow up all phone calls in writing and send all correspondence certified, return receipt requested.

ADDITIONAL RESOURCES

Non-Profit Organizations

Privacy Rights Clearinghouse, 3033 5th Ave., Suite 223, San Diego, CA 92103
www.privacyrights.org

Identify Theft Resource Center, 3625 Ruffin Rd #204, San Diego, CA 92196
888-400-5530/ itrc@idtheftcenter.org / www.idtheftcenter.org

Federal Government Agencies

Federal Bureau of Investigation / www.fbi.gov

FBI Internet Fraud Complaint Center / www.ic3.gov/complaint/default.aspx

Federal Trade Commission, Identify Theft Clearinghouse,
600 Pennsylvania Ave., N.W., Washington, DC 20580

1-877-IDTHEFT (438-4338) / www.ftc.gov

Social Security Administration, SSA Fraud Hotline, P.O. Box 17768, Baltimore, MD
21235/ 1-800-269-0271 / <http://oig-ssa.gov/report>

U.S. Postal Inspection Service / <https://postalinspectors.uspis.gov>, 1-877-876-2455

For mail or ID Theft issues, call 1-800-275-8777

State & Local Government Agencies

Contact your State Attorney General's office or local consumer protection agency to find out whether your state has laws related to identify theft.

IDENTITY THEFT PREVENTION TIPS:

- ✓ Safeguard your personal information.
- ✓ Do not share personal information with unknown person or companies.
- ✓ Carry with you only the information you need.
- ✓ Order and review a copy of your credit report at least once a year.
- ✓ Shred documents containing sensitive information before discarding.

IF YOU BECOME A VICTIM:

- ✓ Contact McCoy Federal Credit Union.
- ✓ Contact all the creditors involved.
- ✓ File a police report.
- ✓ Contact the Federal Trade Commission.
- ✓ Keep a record of your contacts.

FRAUD & SCAMS



FBI FRAUD ALERT

IF YOU CAN ANSWER “**YES**” TO ANY OF THE FOLLOWING QUESTIONS,
YOU COULD BE INVOLVED IN A FRAUD OR ABOUT TO BE **SCAMMED!**

- ✓ Is the **CHECK** from an item you sold on the internet, such as a car, boat, jewelry, etc?
- ✓ Is the amount of the **CHECK** more than the item's selling price?
- ✓ Did you receive the **CHECK** via an overnight delivery service?
- ✓ Is the **CHECK** connected to communicating with someone by email?
- ✓ Are you receiving **PAY** or a **COMMISSION** for facilitating money transfers through your account?

- ✓ Have you been asked to **PAY** money to receive a deposit from another country such as Canada, England, or Nigeria?
- ✓ Have you been instructed to either **“WIRE”, “SEND”, OR “SHIP” MONEY**, as soon as possible, to a large U.S. city or to another country, such as Canada, England, or Nigeria?
- ✓ Have you been informed that you were the winner of a **LOTTERY**, such as Canadian, Australian, El Gordo, or El Mundo, that you did not enter?
- ✓ Is the **CHECK** drawn on a business or individual account that is different from the person buying your item or product?
- ✓ Did you respond to an email requesting you to **CONFIRM, UPDATE, OR PROVIDE** your account information?

If you suspect fraudulent activity - please contact us immediately!

Account Fraud includes Checking, Credit Card, ATM, Identity Theft, Electronic

Account fraud is one of the fastest growing crimes in the nation. McCoy Federal has safeguards to help prevent and detect account fraud, but it is YOUR knowledge, awareness and alertness that are the most important first lines of defense in preventing fraud.

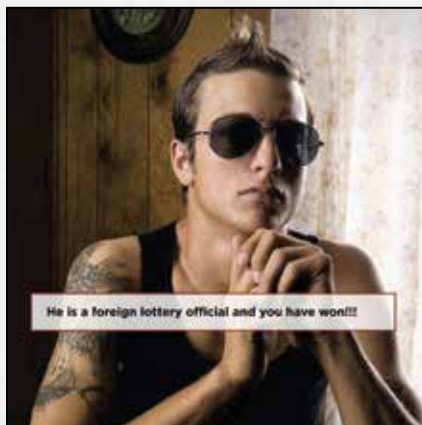
Did You Know...

You are personally responsible for the checks and money orders you deposit, not the financial institution. This is because you are in the best position to determine how risky the transaction is since you are dealing directly with the person issuing the payment.

Minimize Your Risks to Prevent Fraud

- Protect your account & personal information - never respond to unsolicited requests for this information, whether it's over the phone, through the mail or via the internet.
- Online, only provide your credit card number on a secure web page, which is identified by the small lock icon (& is locked) displayed in the lower right corner of the browser.
- Use a single credit card, with low credit limit, for internet purchases.
- Do Not Send credit card information via e-mail or instant messenger - neither are secure.
- Do Not Have confidential information preprinted on your checks.
- Report any lost or stolen credit cards or checks to the issuing institution immediately.
- Shred any documents containing confidential information, including unused checks (even if the account was closed), ATM receipts and old credit card receipts, before disposal. Review all account and credit card statements once they are received to determine that no account irregularities are apparent.
- Notify your credit union if newly ordered checks or your regular statements do not arrive in a timely manner. A missing statement may mean someone has changed your billing address to prevent you from seeing fraudulent transactions.
- Deposit outgoing mail directly into post office boxes, not in your own mailbox. If you are going on vacation, place a delivery hold on your mail.
- Carry a minimum number of ID and credit cards. Do not carry your social security card, PINs or passwords in your wallet or purse and make copies of all items that you do carry.
- Cancel and destroy any credit cards that you don't need or use. View your credit report at least once a year.

FAKE CHECK SCHEMES



American consumers are being defrauded by overseas scam artists. The latest complaints relate to counterfeit checks including cashier's checks, checks that look like they're drawn on business accounts, money orders, traveler's checks and gift cheques. A common theme exists in all of the scams: Just because a deposited check shows up as "funds available" in your account register, it doesn't mean the check is good or has cleared. Federal law gives consumers the right to have quick access to the funds from deposited checks (usually within 1 to 5 days). However, it can take weeks for counterfeits to be discovered. The consumer is

then responsible for ALL fees associated with the fake check. Also, no one who wants to **GIVE** you money should ask you **TO SEND THEM** money.

Fake Check Scams generally fall into one of the following scenarios:

Foreign Business Offers

The potential victim receives an e-mail from a supposed foreign official, businessman, etc. with a proposal. The sender desires to move large sums of money from a foreign country and needs assistance. The victim is usually offered a portion of the proceeds. If the victim agrees, he/she usually receives large denomination checks in the mail. The victim deposits the checks into his/her bank account and the funds are posted to the account and shown as "available." The fraudster wishes to send more money to the victim but quickly needs a portion of it returned in order to supposedly bribe an official, pay transfer fees, etc. The victim believes the previously deposited checks were genuine because the funds show as "available" in their bank account, so he/she honors the request and wires a portion of the funds back to the fraudster. The original deposited checks are returned as counterfeit and the victim is responsible for the loss and associated fees.

Sudden Riches

The potential victim receives a letter stating he/she has the right to receive a substantial sum of money. For example, the letter may state that the potential victim has won a foreign lottery or is the beneficiary of someone's estate (i.e., a long lost relative). The letter will inform the victim that he/she must pay a processing/ transfer tax or fee before receiving the money. However, a check or money order is enclosed to cover the required fee(s). The letter will ask the victim to deposit the check or money order into his/her bank account and wire the fee(s) to a third party, usually in a foreign country. This check or money order is eventually recognized as counterfeit and the victim is responsible for the loss and associated fees.

Work-at-Home Schemes

The potential victim answers an online advertisement or posts his/her resume on an Internet job search website. The victim is awarded a job, "Payment Processing Clerk", "Accounts Receivable Clerk", etc. He/she is informed that the new employer is an

international company located overseas. The company claims it costs too much to process U.S. checks in its own country and the victim's new job will be to receive payments (checks), deposit them into his/her bank account, and wire approximately 90 percent of the money to them. This will save the company time and money (processing fees). The victim is instructed to keep 5-10 percent of the check value as his/her work-at-home salary. The victim deposits the check(s) and wires the money to the fictional employer when the funds are shown as available and posted to his/her account. It is done, of course, before the deposited check(s) actually clear. This check or money order is eventually recognized as counterfeit and the victim is responsible for the loss and associated fees.

Love Losses

A scam artist poses as a single looking for a relationship through an online dating service. As the online relationship progresses, the potential victim-partner in the Internet relationship is informed funds are needed to pay for travel expenses for the person (scam artist) to travel to the United States so that the two can, "begin their life together." The victim soon receives checks or money orders. The victim is instructed to deposit the check or money order into his/her bank account and transfer a portion of the funds, via a wire service, to cover the expenses of his/her new boyfriend/girlfriend. The funds are posted to the victim's account and he/she wires the money to the new boyfriend/girlfriend. This check or money order is eventually recognized as counterfeit and the victim is responsible for the loss and associated fees.

Overpayments

A fraudster offers overpayments on items you advertised in the classified or online auctions. They send or give you a check or money order for more than the purchase price and ask you to send the extra to someone who will take care of shipping. But there's no reason why they can't send that person the money directly. In another scenario, scam artists say that a check or money order payment will come from someone who owes them money and tell the victim to deduct his/her share and send them the rest. Maybe they're in a foreign country and because of currency differences it's difficult to make payment directly. But it's easy to transfer money electronically from anywhere - there's no reason to have someone else send payment. Fraudsters sometimes claim they sent the wrong amount "by mistake" and ask victims to return the excess. Legitimate buyers will be happy to send the exact amount you're owed.

Rental Schemes

Finding a good roommate or someone reliable to rent your vacation property is hard enough without getting tangled up in a fake check scam. Learn the warning signs:

- They claim to be moving from outside the area, even from another country, and send a check or money order for rent in advance plus extra to cover the cost of shipping their belongings. They ask you to forward the shipping money to someone, but they can just as easily send it themselves.
- They have unexpected expenses and ask you to cash a check or money order or send some of the deposit back as a favor. But they never intend to move in, and by the time you discover the scam they've moved on to the next victim.
- Their check or money order for the vacation rental includes extra to rent a car. They ask you to send the extra to someone who will make those arrangements.
- Legitimate renters will be happy to send the exact amount you're owed.

PHISHING/VISHING/SMISHING



Phishing, vishing and smishing are all ways for a thief to use current technology to get your personal account information to use for fraudulent purposes.

Phishing

This is a scam that uses email or pop-up messages to trick you into disclosing your credit card number, bank account information, Social Security number, password or other sensitive information.

These emails will claim to be from a business or organization you deal with - such as your University, Credit Union, bank, online payment service, or even a government agency. The email usually says that you need to “update” or “validate” your account information. It often threatens dire consequences if you don’t respond. The message directs you to a website that looks just like the legitimate organization’s web site, but is not. The idea is to get you to enter your information so they can capture it.

Vishing

Also known as “voice” phishing over the phone. This is another way for scammers to steal credit card or debit card numbers and other information used in identity theft scams. Be suspicious of any message you receive claiming to be from University Credit Union asking you to provide sensitive or confidential financial information.

Smishing

A text message is sent to the member’s cell phone that asks the member to call a toll-free number once that call is returned, they will ask for personal information such as Account Number, Credit/Debit card number or Social Security Number.

The U.S. Department Of Justice (DOJ) recently issued three simple recommendations - **Stop, Look, and Call** - that Internet users can follow when they see E-mails, text messages, Websites or hear a voice mail that may be fraudulent. The DOJ’s recommendations are listed below and a full report of the DOJ’s “Special Report on Phishing” can be found at:

www.justice.gov/opa/report_on_phishing.pdf

1. Stop

A phishing E-mail, voice mail or text message will typically include upsetting or exciting (but false) statements with one purpose in mind. They want people to react immediately to that false information, by clicking on the link and inputting the requested data before they take time to think about what they are doing. Internet users, however, need to resist the impulse to click immediately. No matter how upsetting or exciting the statement in the E-mail may be there is always enough time to check out the information more closely. The same is true for text messages and voice mails. Think carefully before responding.

2. Look

Internet users should look more closely at the claims made in the E-mail, think about whether those claims make sense, and be highly suspicious if the E-mail asks for numerous items of their personal information such as: Account Numbers, User Names, or Passwords. **For example:** If the E-mail, voice mail or text message indicates that it comes from a financial institution where you have an account or a credit card account, but tells you that you have to enter your account information again, that makes no sense.

Legitimate banks and financial institutions already have their customers' account number in their records. Even if the E-mail says a customer's account is being terminated the real bank or financial institution will still have that customer's account number and identifying information.

If the E-mail, voice mail or text message says that you have won a prize or are entitled to receive some special "deal," and then asks for financial or personal data, there is good reason to be highly suspicious.

Legitimate companies that want to give you a real prize don't ask for extensive amounts of personal and financial information before you are entitled to receive the prize.

3. Call

If the E-mail, voice mail or text message states it is from a legitimate company or financial institution, Internet users should call or E-mail that company directly (get the number yourself - don't use the one in the message) and ask whether the E-mail is truly from that company. To be sure that they are contacting the real company or institution where they have accounts, credit card account holders can call the toll-free customer numbers on the back of their cards, and financial institution customers can call the telephone numbers on their monthly statements.

ONLINE RESOURCES

Credit Unions

National Credit Union Administration: www.mycreditunion.gov

National Association of Federal Credit Unions: www.nafcu.org

Security

Identity Theft: www.consumer.ftc.gov/features/feature-0014-identity-theft

FBI - Be Crime Smart: www.fbi.gov/scams-safety

National Fraud Information Center: www.fraud.org

Anti-Phishing Working Group: www.antiphishing.org

Be On Guard Online: www.onguardonline.gov

Digital Defense Online Training: www.mccoysfcu.org/security-center/index.asp

VISA Security Sense: www.visasecuritysense.com

Verified by VISA:

http://secure2.arcot.com/vpas/tnb02170/i18n/en_US/index.html

Credit Reports

Annual Credit Report.com: www.annualcreditreport.com/cra/index.jsp

Equifax: www.equifax.com

Experian: www.experian.com

TransUnion: www.transunion.com

Financial Counseling

Accel Financial Counseling: www.accelservices.org

Financial Education for Parents & Kids

Money Cents: www.mccoymoneycents.org

Practical Money Skills for Life: www.mccoysfcu.practicalmoneyskills.com

Credit Score: www.mccoysfcu.whatsmyscore.org

Pocket Cents: www.mycreditunion.gov/Pages/pocket-cents-home.aspx

H.I.P. Pocket Change: www.usmint.gov/kids/flashindex.cfm

Schools & College Info

Orange County Public Schools: www.ocps.net

Osceola County Public Schools: www.osceolaschools.net

Seminole County Public Schools: www.scps.k12.fl.us

Lake County Public Schools: www.lake.k12.fl.us

Government Student Aid Guide: www.studentaid.ed.gov

FAFSA on the Web: www.fafsa.ed.gov

Valencia Community College Scholarships: www.valencia.org/scholarships



McCoy Cares





McCoy Federal

Your Full-Service Community Credit Union

Call Center

407-855-5452

Toll Free 1-888-584-7701

Website

www.mccoyfcu.org

Toni The Teller

407-857-8245

Toll Free 1-888-584-8268

E-Mail

mccoy@mccoyfcu.org

**MEMBERSHIP
CARD 2**



McCoy Federal

Your Full-Service Community Credit Union

Call Center

407-855-5452

Toll Free 1-888-584-7701

Website

www.mccoyfcu.org

Toni The Teller

407-857-8245

Toll Free 1-888-584-8268

E-Mail

mccoy@mccoyfcu.org

**MEMBERSHIP
CARD 1**

IMPORTANT DOCUMENTS ENCLOSED



CONTACT INFORMATION

1. McCoy Road Office

1900 McCoy Rd
Orlando, FL 32809

2. Curry Ford Office

5757 Curry Ford Rd
Orlando, FL 32822

3. Central Florida Pkwy Office

2075 Central Florida Pkwy
Orlando, FL 32837

4. Michigan Office

35 W. Michigan St
Orlando, FL 32806

5. L.B. McLeod Office

5620 L.B. McLeod Rd
Orlando, FL 32811

6. Chickasaw Office

502 S. Chickasaw Tr
Orlando, FL 32825

7. Apopka Office

931 N. Park Ave
Apopka, FL 32712

8. Osceola Parkway Office

1221 W. Osceola Pkwy
Kissimmee, FL 34741

9. Clermont Office

1051 E Hwy 50
Clermont, FL 34711

10. Lake Nona Office

9101 N. Narcoossee Rd
Orlando, FL 32827

11. VA Office

Orlando VAMC
13800 Veterans Way
Orlando, FL 32827

12. Ocoee Office

1575 E. Silver Star Rd
Ocoee, FL 34761

13. Aloma Office

2871 Clayton Crossing Way
Suite 1093, Oviedo, FL 32765

14. Longwood/Lk Mary Office

3540 N Hwy 17-92
Lake Mary, FL 32746

Hours Of Operation

Lobby Hours

Monday - Thursday

9:00 AM - 5:00 PM

Friday

9:00 AM - 6:00 PM

Drive Thru

Monday - Thursday

8:00 AM - 5:30 PM

Friday

8:00 AM - 6:00 PM

Aloma

Monday - Friday

9:00 AM - 5:00 PM

VA Outpatient Clinic

Monday - Friday

8:00 AM - 4:00 PM

Call Center Hours

Monday - Thursday

8:00 AM - 5:00 PM

Friday

8:00 AM - 6:00 PM

Mailing Address

McCoy Federal Credit Union
P.O. Box 593806
Orlando, FL 32859-3806

E-Mail

mccoy@mccoyfcu.org

Website

www.mccoyfcu.org

Phone Numbers

(Call Center & All Offices)

407-855-5452

Toll Free 1-888-584-7701

Toni The Teller at McCoy FCU

24-hr Phone Account Access

407-857-8245

Toll Free 1-888-584-8268



McCoy Federal
Your Full-Service Community Credit Union