

A word cloud graphic centered on the page, set against a background of two stylized human figures in shades of gray, their arms raised and hands clasped together. The word cloud is composed of various words in different sizes and orientations, all in shades of blue. The most prominent words include: COMMUNITY, GIVE, LOVE, FRIENDSHIP, HUMANITARIAN, MONEY, FOOD, WORK, GIVING, and LIFE. Other visible words include: SUPPORT, RELIEF, HOPE, TEAMWORK, COOPERATION, SOCIAL, FREEDOM, PEOPLE, POOR, DIVERSITY, and TOGETHERNESS.

McCoy Cares

Owner's Manual

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Welcome

Ready to Experience a Better Kind of Banking?

Chances are, you're new to the credit union experience. You're probably wondering what makes being a member of McCoy different from being a customer at a bank. To start with, you're no longer just an account number. At McCoy, you're an owner. You can relax knowing that you joined an organization that is fully dedicated to the success of its members, their families and our community.

Unlike banks, which are commercial institutions that serve the financial interests of their shareholders, McCoy exists solely to serve the financial needs of its members. Because we're a not-for-profit organization, you can be sure that everything we offer, from financial advice to innovative products and services, is truly in your best interest. Profits are not sent to shareholders but returned to members in the form of better value, great rates and low to no fees.

What sets us apart is our service. At our core, we strive to deliver exceptional service that no other financial institution can offer. Whether that is in person in a branch or online, we want to deliver the best service to you.

We believe that we exist not only to support our members' financial needs, but to enrich their lives and the lives of those around us. It's the driving force behind everything we do. Through McCoy Cares program, we support our local communities, schools, churches and charities. We believe giving back is an essential part of doing business and participate or sponsor hundreds of events yearly.

Again, welcome to McCoy Federal Credit Union. We are excited to be your financial institution and look forward to serving you for many years to come.

Thank you,

TEAM McCOY



Credit Union Difference

Top 10 Reasons to become a McCoy Federal Credit Union Member

- 1. Exceptional Member Service**

Credit union member satisfaction consistently ranks higher than banks. At McCoy, you're more than just a number.
- 2. McCoy Cares**

We believe in giving back to the communities we serve through event sponsorships, scholarships, financial literacy assistance and more. Your community is our community.
- 3. Member-Owned**

Don't let membership scare you. This 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.
- 4. Local**

McCoy Federal locations are all local in your community. 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.
- 5. 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.
- 6. 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.
- 7. Full line of Products and Services**

At McCoy, you receive the same services as a bank including checking, savings, ATMs, debit cards, investment services, mortgage loans, a variety of consumer loans and small business loans.
- 8. Convenience**

As a member, you receive no surcharges or service fees on any McCoy ATM, any ATM that bears the CULIANCE/CUHere logo, and Publix ATMs.
- 9. Expertise**

Financial matters can be complicated. Our staff members have years of experience to help you navigate those important financial decisions.
- 10. 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.

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 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.

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 alongside a new office location at

41 & 35 W. Michigan Street. McCoy's storefront 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 storefront 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 the Ocoee and Lake Nona areas.

2012 The Aloma Office is opened off Aloma Avenue just West of the 417. (This location was closed March 2019.)

2014 To better serve our members, the Clermont Office is relocated to 1051 FL-50 just east of Hwy. 27. The Lake Nona Office is moved from a storefront location to a new free-standing facility. Both locations are full-service branches with larger facilities, drive-thrus and easier access for our members.

2017 The Longwood/Lake Mary Office is opened at 3540 N. US Hwy. 17-92 and Ronald Reagan Boulevard (427) serving residents of Longwood, Lake Mary and Sanford areas.

2020 New branch construction began for our 14th location at Hamlin Cove.

2021 In August, McCoy opened a new branch located in Hamlin Cove, Winter Garden. By the end of the year, construction began on the new Osceola Office.

2022 On January 31, members of Gulf States Credit Union voted to merge with McCoy.

McCoy Federal is one of the largest credit unions in Central Florida with over 70,000 members, average assets over \$850 million, 15 branch locations and still growing!



1900 McCoy Road, Today

Our Promise To You

Vision Statement

Provide financial services beyond your expectations.

Mission Statement

Provide a wide range of affordable financial products with exceptional member service.

Membership Requirements



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.

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 will also ask to see your driver's license or other identifying documents.

Acceptable forms of identifying documents

Driver's License, State issued ID card, INS issued ID card, US Passport, US Military ID and US Government issued ID card. Identifying documents must be valid.

Your Insured Funds



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) 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

Savings



Savings Accounts

McCoy offers a variety of savings accounts to fit your needs:

- Primary Savings (establishes your membership)
- Super Saver
- Christmas Club

Savings accounts pay dividends and can act as overdraft protection for your checking account, limited to 6 per month. Other benefits include Free Direct Deposit. Access your account in myMcCoy Online Banking or by phone on Toni the Teller.

Open your primary savings account with a minimal deposit today.

Checking



From essential checking with no monthly maintenance fee to feature rich checking packed with great benefits, we have a checking account that fits your lifestyle.

Smarter Checking

Offers reward points on debit card purchases, loan discounts and more, plus fully managed identity theft recovery services and an entitlement to robust credit monitoring from NXG Protect. In addition, this includes Mobile Phone Coverage from NXG Mobile - insurance coverage for your device's repairs or replacement due to accidental damage, mechanical failure or theft. For additional details about NXG Protect & Mobile services, including terms, conditions, and limitations, please visit: mccoy.nxgstrategies.com.

Smart Checking

Offers reward points on debit card purchases, loan discounts and more, plus fully managed identity theft recovery services and an entitlement to robust credit monitoring. For additional details about NXG Protect services, including terms, conditions, and limitations, please visit: mccoy.nxgstrategies.com.

Simply Checking

Offers all of the essentials of a checking account with no minimum balance requirement and no monthly maintenance fee.

Fresh Start Checking

Designed to help rebuild your financial record. If you have been turned down for a checking account due to credit problems, Fresh Start Checking may be able to give you that second chance you need. This includes fully managed identity theft recovery services and an entitlement to robust credit monitoring with NXG Protect. For additional details about NXG Protect services, including terms, conditions, and limitations, please visit: mccoy.nxgstrategies.com.

Student Checking

Available for ages 13 to 17. Offers all of the essentials of a checking account with no minimum balance requirement and no monthly maintenance fee.

nxg|PROTECT Monitoring & Alerts

Entitlement to receive email and text message alerts of critical transactions and suspicious activity to spot identity theft early.

- Credit monitoring plus continuous scanning of the deep and dark web using sophisticated technology and human spies
- Monitor for stolen email/user name and other registered credentials
- Alerts include new activity on your credit file and suspicious activity found on the dark web

nxg|PROTECT Identity Theft Recovery

Access to a Privacy Advocate means peace of mind knowing a professional is standing by for you.

- Your Advocate will manage your identity theft incident to resolve suspected or confirmed fraud
- Also includes identity theft insurance up to \$25,000 for expenses incurred in recovery
- Protection extends to three generations of your family members

nxg|MOBILE Mobile Phone Coverage

Smarter Checking accounts include nxg MOBILE, so you don't ever need to be without your phone again.

- Covers accidental damage such as cracked screens and liquid spills, plus mechanical failure and theft
- Extends to all phones owned by the primary account holder
- Pays up to \$500 per claim minus a \$50 deductible and up to two claims per 12 month period
- Covers new and used devices with no preregistration required

Go to mccoy.nxgstrategies.com to learn about these and MORE exciting features, including important terms and conditions.

Checking

Compare Checking Accounts

Checking Accounts	SMARTER	SMART	SIMPLY	FRESH START	STUDENT
Monthly Maintenance Fee	\$8	\$5	\$0	\$10	\$0
Included Benefits					
Visa Debit Rewards	✓	✓		✓	
Fully Managed Identity Theft Recovery	✓	✓		✓	
Identity Theft Expense Reimbursement	✓	✓		✓	
Identity Monitoring Services with Alerts**	✓	✓		✓	
Mobile Phone Coverage*	✓				
Loan Discount - Consumer Loans***	0.50%	0.25%			
ATM Surcharge Reimbursement****	✓	✓			✓
Official Checks/Money Orders	FREE	FREE	\$1	\$1	FREE
Notary Services	FREE	FREE	\$5	\$5	N/A
Draft Stop Payment	FREE	FREE	\$25	\$25	FREE
Spend-2-Save (optional service)	FREE	FREE	FREE	FREE	FREE
Paper Statement Option	FREE	\$3/Month	\$3/Month	\$3/Month	FREE

*The primary account holder can file a claim for any phones owned by them. For additional details about the services, including terms, conditions, and limitations, please visit mccoy.nxgstrategies.com.

**MONITORING SERVICES ARE PROVIDED TO THE PRIMARY ACCOUNT HOLDER ON AN ENTITLED BASIS AND REQUIRE CONSUMER ACTIVATION. For additional details about the services, including terms, conditions, and limitations, please visit mccoy.nxgstrategies.com.

*** Loan Discounts do not apply to promotional rates, credit cards and mortgage loans.

**** ATM Surcharge Reimbursement limited to 1 per month. Reimbursement restricted to McCoy's foreign ATM surcharge only - \$1 for balance inquiry or \$2 ATM use.

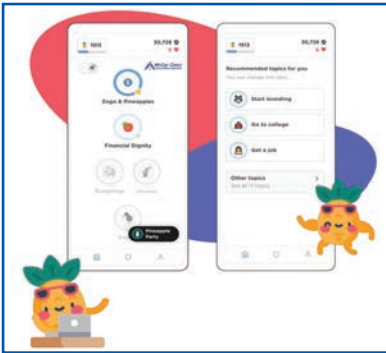
Youth Accounts



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.

ZOGO



Zogo is a gamified financial literacy app that rewards users for completing bite-sized financial literacy lessons on intelligently saving, spending, and managing their money. Choose a topic, review quick snippets of information, and take short quizzes to earn pineapples that lead to prizes – like gift cards to your favorite stores. It's easy to get started!

1. Download the Zogo app from the App Store or Google Play.
2. Set up your Zogo account and build your profile.
3. Enter access code **MCCOY** to join our team.

Share Certificates



McCoy offers a wide selection of Share Certificates with terms ranging from 6 months to 60 months. Open one today with a minimum \$1,000 deposit.

Rates subject to change. For current rates, contact us or visit our website.

Money Market Savings Account



- Earns dividends from the day of deposit to the day of withdrawal on the balance
- Access your account through Toni the Teller or myMcCoy
- \$1,000 minimum deposit required to open
- You are allowed 6 withdraws 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 (IRA)



An Individual Retirement Account (IRA) from McCoy Federal is an excellent path to retirement savings: **Traditional, Roth, and Coverdell ESA.**

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

** Please see your tax advisor before making any decisions. Federal regulations are subject to change. Please see our Account Disclosure Information for terms and conditions.*

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).

Please see our Account Disclosure Information for terms and conditions.

VISA Debit Card



The VISA Debit Card is free when you open any McCoy Checking Account.

The **VISA Debit Rewards** Card is available with our Smarter, Smart and Fresh Start Checking Accounts.

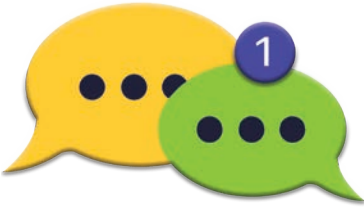
Use your McCoy VISA Debit anywhere VISA Debit is accepted world-wide.



No surcharges or service fees at any McCoy ATM location, any ATM that bears the CULIANCE/CUHERE logo, or any Publix ATM.

To find the nearest ATM location, visit: www.culiance.com

Text Messaging Services

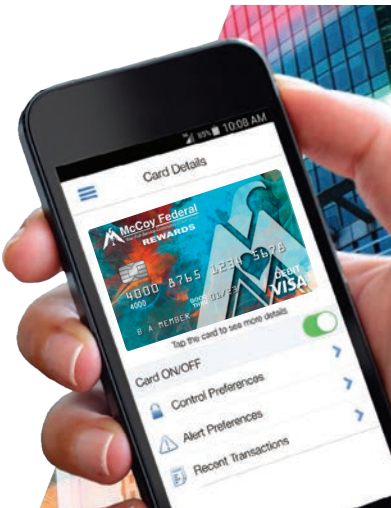


**Need information about your account?
Not sure when your next payment is due?
We'll text you!**

McCoy is now sending account updates, payment reminders and more through secure text messaging services. Stay on top of your finances by staying connected.

Number of messages vary. Message and data rates may apply.

MobiMoney Card Controls



Take Control of your Debit Cards

MobiMoney is a mobile app that offers you full control to manage your Debit Cards.

With MobiMoney you can:

- Turn your card on/off
- Set up transaction alerts
- View detailed transaction history
- Set up card controls

MobiMoney is compatible with Apple iOS 9.0 or later or Android 4.1 and up. Download the MobiMoney app from Apple App Store or Google Play and register your cards today!



Direct Deposit

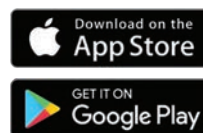


Skip extra trips to the credit union.

Set up Direct Deposit and have your paycheck or other recurring deposits sent right to your McCoy checking or savings account — *automatically*.

Direct Deposit is the safe, easy and fast way to get paid. Set-up is easy. All you need is McCoy's routing number – **263179956** – and your savings or checking MICR number.

myMcCoY Online Banking



Access Your Accounts, Anytime—from Anywhere.

myMcCoy Online Banking gives you the freedom to bank on your schedule quickly, easily and securely—anywhere at any time. Go online to check your current account balance, transfer funds, use secure messaging, set up account alerts—even pay bills. It's fast and easy.

myMcCoy Online Banking offers convenient ways to:

Check account balances

View account history

Move Money

- Transfer funds

- Zelle®

- External account transfers

Pay your bills online with Bill Pay

Access account statements

Manage credit card

- E-Statements

- Account Alerts

Control your credit with SavvyMoney

- Free monthly credit score and analysis

- Credit monitoring

- Access to credit report

- Money saving credit offers

Make Mobile Deposits

- *Only available on the Mobile App*

Set up Account Alerts

Apply for a loan

Export transactions automatically with Quicken/QuickBooks

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Bill Pay



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

- Free with no limits on the number of transactions made
- 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

Note: Some Bill Pay Express services incur a fee. For companies not accepting electronic payments allow 10 days for a check to be created and mailed to avoid late payments.

PayDirect



Paying your monthly bills just got easier!

Gone are the days of relying on smartphone reminders and logging into multiple provider websites to make your payments. Now you can experience one centralized payment system through PayDirect.

Simply link your accounts for each of your monthly expenses (utilities, cell phone, cable/internet, streaming services, car insurance, etc.) in PayDirect to get started.

Once connected, you will see the amount due and the due date for each bill as it posts and can schedule payments or make payments manually using your preferred payment method. A tracker shows what you will be paying each week to help you monitor your spending.

PayDirect is located within myMcCoy mobile banking and the mobile app.

Mobile Deposit



Mobile deposit lets you deposit checks into your McCoy accounts using the camera on your mobile phone.

1. Enter your check amount.
2. Take photos of the front and back.
3. Review and submit.

It's that easy.

Tips for successful mobile deposits

1. Endorse the back of the check and print:

For mobile deposit only



2. Photograph checks in a well-lit area to ensure that the check images are correctly captured.
3. Keep hands clear of the check when photographing.
4. For best results, lay the check on a flat surface.
5. To avoid a deposit error, make sure that the check is not folded or torn.
6. Make sure that the entered check amount matches the amount on the check.
7. Save the check until the check has been deposited into your McCoy account.

All deposits are subject to approval (Monday through Friday).



Free Credit Score & More!

Get more than a credit score with SavvyMoney, a free service available through myMcCoy Online.

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

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.

Ready to get started with SavvyMoney? 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.

How Is My Credit Score Calculated?

Your score is developed using credit data that is grouped into five categories:

Credit Mix (10%)
It's beneficial to have different types of credit (credit cards, installment loans, auto loans, mortgage loans etc.).

Length of Credit History (15%)
In general, a longer credit history will increase your score.

New Credit (10%)
Avoid opening several credit accounts in a short period of time; this can represent a greater risk to the lender (especially for those without a long credit history).

Payment History (35%)
Pay your debts on time. This is the single most important factor of your credit score.

Amount Owed (30%)
Avoid using a lot of your available credit; this may signal to banks that you are at a higher risk for defaulting.

The higher your credit score, the better. A high score indicates lower perceived risk to lenders.



Steps for Improving Your Score

Looking to improve your credit? Building stronger credit takes time. But with patience and a commitment to managing your credit over time, it can be done:

- 1 Get Your Current Credit Report**
If you haven't already, get your free credit report at annualcreditreport.com to see where you currently stand.
- 2 Reduce the Amount of Debt You Owe**
Stop using your credit cards and contact a GreenPath counselor to develop a personalized plan to pay off your highest-interest debt first.
- 3 Start Practicing Your New Healthy Credit Habits**
Things like opening new accounts sparingly, managing credit card use responsibly and keeping credit card balances low are all important factors in improving and maintaining your credit score.





THIS IS HOW MONEY MOVES™

Coming in April!

Zelle® is a fast, safe and easy way to send and receive money, typically within minutes¹. Using just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank¹.

¹ U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Mobile Wallet



Mobile Wallet *Simple, Seamless, Secure Payments*

McCoy is excited to offer **Mobile Wallet** — a digital payment system in which you connect your McCoy credit or debit card and pay securely using your smartphone. After activation, all you need to do is wave your smartphone at the terminal to pay.

This contactless, convenient payment system is the **most secure way** to pay at stores, hotels, or even for online purchases. Mobile Wallet encrypts every transaction, so your credit card, debit card, and account information all remain inaccessible to others.

Over 64 million people in the U.S. make payments with their Mobile Wallet, and that number is growing.



Download the App to Get Started Today!

Toni the Teller



Toni the Teller gives you convenient audio access to your account information 24-hours a day.

You can check balances, get information on transaction history, transfer funds and make loan payments.

How to use Toni

Simply dial: **407-857-8245** or Toll Free **1-888-584-8268**

Select your language preference: **Press 1** for English or **2** for Spanish

Next, enter one of the menu options:

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

Once you have selected your menu option, you will be prompted to enter your account number and PIN. If you do not have a PIN, contact us at 407-855-5452 (Toll Free 1-888-584-7701) or visit your nearest branch location.

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

- To repeat your choices: **Press ***
- To return to the previous menu: **Press #**
- To end the call, simply hang up

When entering amounts for transfers use the star key (*) as the decimal.

For example:

\$25.00 is entered as **25*00**

\$100 is entered as **100*00**

Please see our Account Disclosure Information for terms and conditions.

Courtesy Pay & Overdraft Protection



Mistakes Happen. We Have You Covered.

In today's fast paced world, it can be challenging to juggle the responsibilities of everyday life. Mistakes can happen to anyone. Have you made an error balancing your checkbook, forgot to transfer money or make a deposit on time?

We understand. That is why McCoy offers convenient ways to protect yourself against an overdraft on your McCoy checking account.

- Saves Money - No merchant fee for a returned check
- Saves Your Reputation - Eliminates the embarrassment of a "bounced check"
- Protects your good credit history

Overdraft Protection Options

An overdraft occurs when you do not have enough money in your checking account to cover a transaction. If you have Overdraft Protection and/or Courtesy Pay on your account, we may go ahead and pay the transaction, rather than returning it to the merchant, and you will be assessed a fee. You may have one or both options on your account.

Overdraft Protection (Reg D)

We offer overdraft protection services when there are not available funds in your checking account to cover transactions. This can be set up by linking your checking account to another share you have with us, or by applying for a line of credit. One of these options may be less costly than Courtesy Pay or NSF Fees.

Courtesy Pay

Courtesy Pay is a discretionary service that strives to pay items up to your Courtesy Pay limit. The limit is set based on each member's relationship with McCoy. It is dynamic, which in this case, means that it can change as often as daily. It is designed to help prevent insufficient funds items from being returned or declined.

Please refer to our Courtesy Pay and Overdraft Protection Disclosure for details.

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. Simply visit our website www.mccoyfcu.org on your phone or desktop computer and click which loan product you want to apply for online.

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 Rewards 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*.

Features

- Redeem points for Visa prepaid cards, gift cards, merchandise and travel
- 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

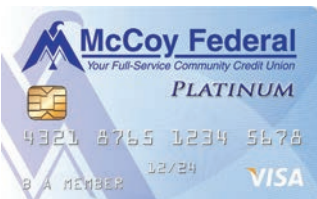


VISA Platinum Rewards Card

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.

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.
No annual fee*.

Features

- Our lowest 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*	Verified by VISA
No penalty rate - 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	
Account Alerts	

**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.*

Credit Card Account Alerts

With Account Alerts, receive free alerts to your email and text alerts 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 or phone.

To sign up, login to your eZCard account within myMcCoy Online Banking or from our website.

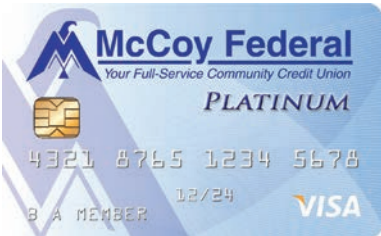
SCORECARD®



Reward Yourself

Every time you use your VISA Debit Rewards Card, VISA Platinum Rewards Credit Card or VISA Signature Rewards 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.



Earning Points is Simple

Use your McCoy Visa Debit or Credit Rewards cards for everyday purchases and watch the points add up.



You will earn:

VISA Signature Rewards Credit Card

Earn 1.25 points for every \$1

VISA Platinum Reward Credit Card

Earn 1 point for every \$1

VISA Debit Rewards Card

Earn 1 point for every \$3

For more information, visit the Scorecard website at:

<https://www.scorecardrewards.com>

Business Services



At McCoy Federal, we offer a variety of products and services to meet your business needs. Financing. Checking. Savings. Merchant Accounts. 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
- And more

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

Business Services Specialist
Baccari Jenkins
407-855-5452
Ext. 52756
bjenkins@mccoyfcu.org

Business Services Department
407-855-5452
Ext. 52310
businessservices@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 • marketingdept@mccoyfcu.org



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 over 60 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
& repossession

Certified financial counselors are available Monday through Thursday 8 am to 10 pm (EST), Friday 8 am to 8 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.

For more information and resource material, visit:

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







There at Every Step.



About Quorum Insurance

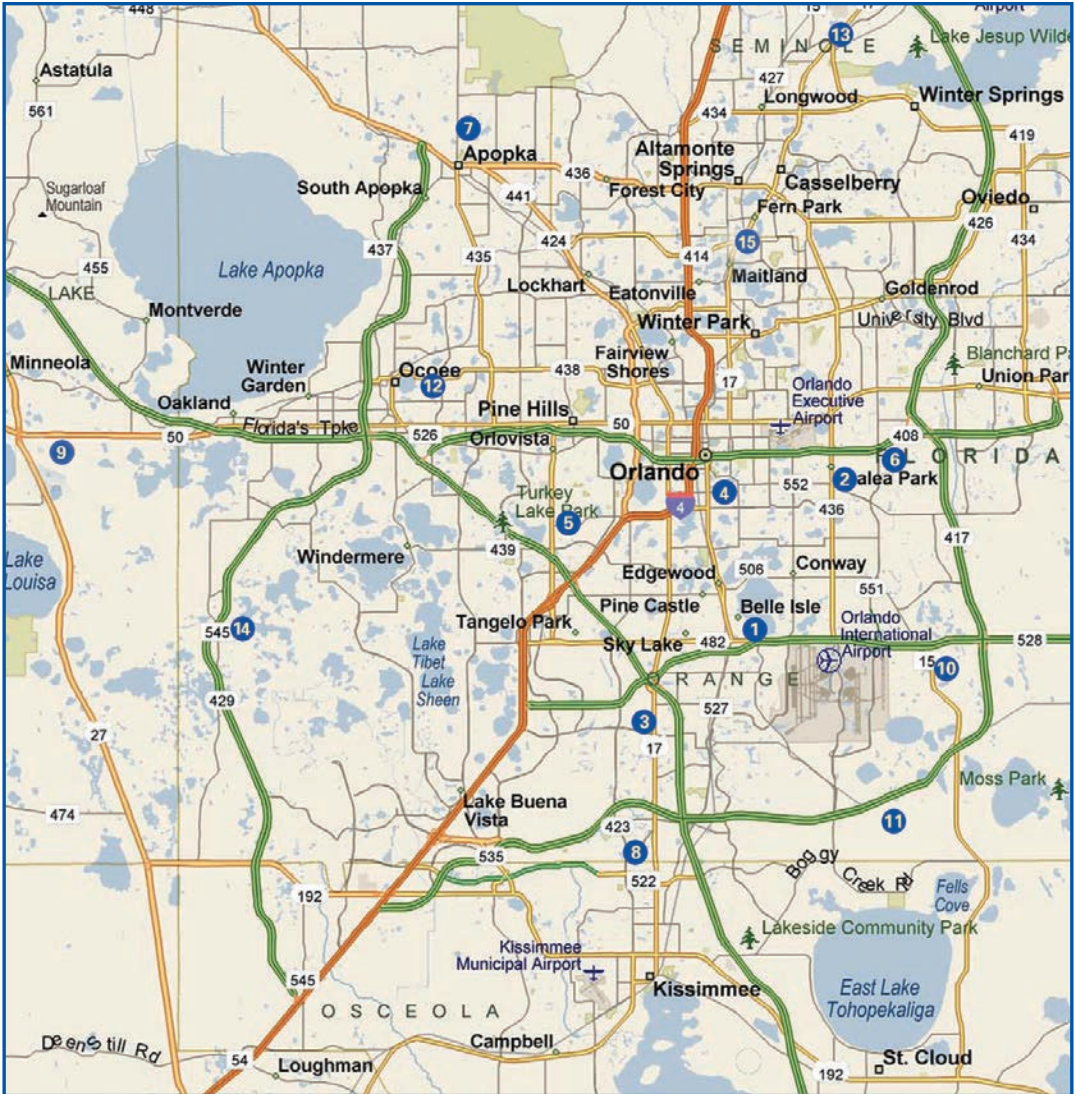
Quorum represents some of the most respected names in insurance, giving you a convenient resource for a comprehensive array of insurance lines at competitive rates. Whether you are purchasing insurance for the first time or looking to review your existing policies, their insurance professionals will 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.quoruminsurance.com

Contact Information



Mailing Address

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

Email

mccoy@mccoyfcu.org

Website

www.mccoyfcu.org

Phone Numbers

407-855-5452
Toll Free 1-888-584-7701

Toni the Teller

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

Branch Locations

- 1. McCoy Road**
1900 McCoy Road
Orlando, FL 32809
- 2. Curry Ford**
5757 Curry Ford Road
Orlando, FL 32822
- 3. Central Florida Parkway**
2075 Central Florida Pkwy.
Orlando, FL 32837
- 4. Michigan**
35 W. Michigan Street
Orlando, FL 32806
- 5. L.B. McLeod**
5620 L.B. McLeod Road
Orlando, FL 32811
- 6. Chickasaw**
502 S. Chickasaw Trail
Orlando, FL 32825
- 7. Apopka**
931 N. Park Ave
Apopka, FL 32712
- 8. Osceola Parkway**
1221 W. Osceola Parkway
Kissimmee, FL 34741
- 9. Clermont**
1051 FL-50
Clermont, FL 34711
- 10. Lake Nona**
9101 N. Narcoossee Road
Orlando, FL 32827
- 11. VA**
13800 Veterans Way
Orlando, FL 32827
- 12. Ocoee**
1575 E. Silver Star Road
Ocoee, FL 34761
- 13. Lake Mary**
3540 N. US Hwy. 17-92
Lake Mary, FL 32746
- 14. Hamlin**
15402 Waterbird Road
Winter Garden, FL 34787
- 15. Maitland**
9405 S. US Hwy. 17-92
Maitland, FL 32751

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

VA Location

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

Call Center

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

Friday
8:00 AM-6:00 PM

Products & Services

• Savings Accounts

- o Regular Share (Savings) Accounts with Dividends
- o Money Management Share Accounts (MMSA) with Dividends
- o Share Certificates: 6-Month, 1-, 2-, 3- and 5-Year
- o Youth Savings Accounts (Ages 5-17)

• Checking Accounts

- o **Smarter Checking** offers reward points on debit card purchases, loan discounts and more—plus fully managed identity theft recovery services and an entitlement to robust credit monitoring from NXG Protect. Includes Mobile Phone Coverage from NXG Mobile—insurance coverage for your device's repairs or replacement due to accidental damage, mechanical failure, or theft.
- o **Smart Checking** offers reward points on debit card purchases, loan discounts and more—plus fully managed identity theft recovery services and an entitlement to robust credit monitoring.
- o **Simply Checking** offers all of the essentials of a checking account with no minimum balance requirement and no monthly maintenance fee.
- o **Fresh Start Checking** is designed to help rebuild your financial record. If you have been turned down for checking accounts due to credit problems, Fresh Start Checking may be able to give you that second chance you need—includes fully managed identity theft recovery services and an entitlement to robust credit monitoring with NXG Protect.
- o **Student Checking** offers all of the essentials of a checking account with no minimum balance requirement and no monthly maintenance fee. Available for Ages 13-17.

• Online Services

- o Account Opening
- o Loan Applications
- o myMcCoy Account Access
 - Bill Pay
 - Text and Email Alert
 - Electronic Statements
 - Manage My Credit Card
 - Credit Score and Report
 - Person-to-Person Payments
- o myMcCoy Mobile for iOS and Android
 - Mobile Check Deposit
- o IRA Retirement Central

• Card Services

- o Visa Debit Cards
 - ATMs: CULIANCE, CUHERE, CIRRUS, Pulse
 - Apple Pay, Samsung Pay, Android Pay
 - Card Controls
- o Visa Credit Cards
 - Visa Signature Credit Cards with Rewards
 - Visa Platinum Credit Cards with Rewards
 - Visa Platinum Credit Cards with Low Rate
 - Share Secured Credit Cards

• Loans

- o Vehicle Loans (New and Used)
 - Auto, Truck, Motorcycle
 - RV, Travel Trailers
 - Boats, Jet Skis

- o Line-of-Credit
- o Personal Loans
- o Debt Consolidation
- o Share Secured
- o Share Secured Certificate
- o Solar

• Real Estate

- o First Mortgages: 10-, 15-, 20- and 30-Year Terms
- o Second Mortgages
- o Home Equity and Home Improvement Loans
- o Land and Lot Loans
- o Rental, Condo and Mobile Home Loans

• Available Loan Benefits

- o Credit Life and Credit Disability Insurance
- o Auto Gap Insurance
- o Auto Warranties (Consumer, Business, Commercial)
- o Auto Deductible Reimbursement Insurance
- o Auto Essentials Coverage
 - Lost or Stolen Keys
 - Dings, Dents
 - Cracked Windshields
 - Damaged Rims, Punctured Tires
- o Automatic Loan Payments
- o Electronic Loan Closing
- o 24-Hour Loan by Phone
- o Indirect Lending

• Branch Services

- o Direct Deposit
- o Safe Deposit Boxes (select locations)
- o Wire Transfer of Funds (within USA only)
- o Night Depository (select locations)
- o Money Orders
- o Official Checks

• Retirement Services

- o Individual Retirement Accounts (IRA): Traditional, Roth, and Coverdell Education Savings Account
- o IRA Certificate Accounts: 6-Month, 1-, 2-, 3- & 5-Year
- o Health Savings Accounts

• Business Accounts

- o Business Debit Cards with Rewards

• Business Loans

- o Rental/Investment Property
- o Commercial
- o Line-of-Credit
- o SBA
- o Credit Cards with Rewards

• Additional Services

- o Toni the Teller: 24-Hour Audio Account Access
- o Accidental Death & Dismemberment Insurance
- o GreenPath Financial Wellness
- o Quorum Insurance: Auto, Commercial, Home & Health

