

# The Financial Planner

The Official Newsletter of McCoy Federal Credit Union, Your Full-Service Community Credit Union  
January 2009

## The Financial Planner

### DIRECTORS

Fred H. Bierbaum, Sr.  
Chairman

James B. Register  
Vice Chairman

Dennis M. Johnson  
Treasurer

Janet E. Brewer  
Secretary

Richard J. Albert  
Fred S. Browne, Jr.  
Thomas D. Farnsworth  
Richard W. Tressler  
Charles L. Wiles  
Michael F. Hester  
Gilbert B. Croft

### SUPERVISORY COMMITTEE

Fred S. Browne, Jr.  
Chairman

Maureen Gimenez  
Robinette McLeroy  
Janet Warren

Alvin J. Cowans, CCUE  
President/CEO

For article submissions,  
questions or concerns email:  
wschneck@mccoyfcu.org

Website:  
www.mccoyfcu.org

Email:  
mccoy@mccoyfcu.org

(407) 855-5452

## Smart Solutions for your Business Needs



## McCoy Federal Credit Union

### Business Account Services

- Basic Business Checking
- TOTAL Business Checking
- Business Lines of Credit
- Visa Platinum Credit Card
- Commercial Loans
- Visa Debit (Rewards) Card
- Merchant Services
- Payroll Processing
- Employee Benefits
- Investment Services

*Every business needs a Credit Union. Open your business account today!  
For more information, call 407-855-5452 or visit your nearest McCoy location.*



## Important Merger Information Inside

## Auto Loans

as low as

# 4%

annual percentage rate



McCoy Federal has partnered with Auto Wholesale Direct to help our members locate the best deal on new or pre-owned vehicles of nearly all makes and models.

### Buy with Confidence

- CarFax Report on Every Vehicle
- One on One Consultation
- No Pressure or Hassle
- Save Money Over Dealer Prices
- New and Pre-Owned Vehicles
- Warranties Available
- Trade Ins Accepted
- 24 Hour Access Through Website

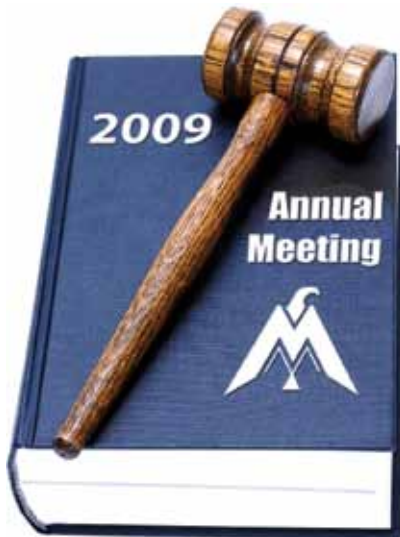
## Car Buying Made Easy!

# AUTO WHOLESALE DIRECT

## No Pressure. No Stress.

### How It Works

- 1) Contact McCoy Federal To Get Pre-Approved
- 2) Auto Wholesale Direct Representative Contacts You
- 3) Preview and Test Drive Vehicle at Your Convenience
- 4) Drive Home In Your New Vehicle
- 5) *It's That Simple!*



## McCoy Federal Credit Union

### Annual Meeting

Wednesday, February 18, 2009

6:00 p.m.

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

Reservations can be made by calling  
407-855-5452, ext. 1103 or ext. 1102  
by February 13.

## HOLIDAY CLOSINGS

Martin Luther King Day  
Monday, January 19

Presidents' Day  
Monday, February 16

## Visa Platinum



- CU Rewards Points
- Credit Line up to \$15,000
- No Annual Fee
- No Balance Transfer Fees
- No Cash Advance Fees

FIXED RATE as low as

# 8.96%

annual percentage rate



# Notice to Members

On Sunday, January 11, 2009 McCoy Federal will be performing a maintenance update to our system.

The system update will be done starting at 4:00 AM and will be completed by 12:00 PM. During the update, the services that will be affected include:

- McCoy Direct & Bill Payer will be off-line
- Toni the Teller will be off-line
- ATMs will not have balance info but will accept deposits and process withdrawal

**Important Notice To All Members of McCoy & Healthcare**

All locations of McCoy Federal and Healthcare Federal will be closed April 1st, 2009 for a major system upgrade. Online services and automated phone services will also be interrupted during the upgrade. All locations and services will re-open April 2, 2009 at our normal business hours.



It is important that your correct information is on file before the system merge. Please update your address and phone numbers prior to April 1, 2009 by phone, mail, fax or visit a Healthcare office.

## Important Merger Information

### New Website for Merger Info and Heartbeat 24 access

Starting on January 1, 2009, a streamlined site will be available for current Healthcare members. The new site will replace the current site and remain at the same web address: [www.healthcarefederal.org](http://www.healthcarefederal.org).

It will have access to Heartbeat 24 and eStatements and will contain up-to-date merger information as it becomes available.

The site will be online through the system merger scheduled for April 1, 2009.





Your Full-Service Community Credit Union

PRESORTED  
STANDARD  
U.S. POSTAGE  
PAID  
ORLANDO, FL  
PERMIT NO. 1665



**Orlando Locations**

- 1900 McCoy Rd
- 35 W. Michigan St
- 502 S. Chickasaw Tr
- 5757 Curry Ford Rd
- 5620 L.B. McLeod Rd
- 2075 Central Florida Pkwy

**Apopka Location**

931 N. Park Ave, Apopka

**Osceola Pkwy Location**

1221 W. Osceola Pkwy,  
Kissimmee

**Clermont Location**

4300 S. Hwy 27, Clermont

**Coming Soon To:**

Lake Nona • Ocoee



**Visit Us At The Show!**  
Orange County Convention Center  
Booth 510  
March 13 - 15, 2009

**Vehicle Loans**

- New Auto & Truck rates as low as 5.00% APR\* to 72 mo./ 0-24% down rates as low as 4.50% APR\* to 48 mo./ 25-49% down rates as low as 4.00% APR\* to 36 Mo./ 50% down
- Used Auto & Truck rates as low as 6.00% APR\*
- RV & Travel Trailers New: rates as low as 7.50% APR\* Used: rates as low as 8.25% APR\*
- Boats New: rates as low as 6.75% APR\* Used: rates as low as 7.50% APR\*
- Motorcycle New: rates as low as 5.00% APR\* Used: rates as low as 7.00% APR\*

**Mortgage & Real Estate Loans**

- 1st Mortgage rates as low as 5.75% APR\* to 15 years rates as low as 6.25% APR\* to 30 years
- 2nd Mortgage rates as low as 8.00% APR\*
- Home Improvement rates as low as 9.00% APR\*
- Home Equity Loan rates as low as 8.00% APR\*
- Land/Lot Loans rates as low as 10.00% APR\*

**Other Loans**

- Line of Credit rates as low as 10.50% APR\*
- UCC - 1 (Household) rates as low as 12.50% APR\*
- Other Secured - Max 48 months rates as low as 11.00% APR\*
- Unsecured rates as low as 11.50% APR\*
- Share Secured 3.50% APR\*

Share Certificate Secured: Interest rate equal to 2% above certificate rate

\*Annual Percentage Rate

Note: All Rates Subject To Change Without Notice

**Credit Cards**

VISA Platinum: rates as low as 8.96% APR\*  
Mastercard: rates as low as 10.42% APR\*

**NO Annual Fee**

Late Fee: \$25 if minimum payment is not received within 10 days of due date.  
Over Limit Fee - \$15.00 \*Annual Percentage Rate

**Share Rates • Dividend Rates**

0.50% 0.5009% APY\* (Balances of \$50 and more)  
Anticipated dividend rate for 1st quarter 2009. Dividend rate compounded monthly. A \$3.00 fee will be charged on share (savings) accounts when the balance falls below \$50 on the last day of the month. This will reduce the earnings on the share (savings) account.

IRA  
1.25% 1.2572% APY\*  
Dividend rate for 1st quarter 2009. Dividend rate compounded quarterly.

MMSA  
1.15% 1.1561% APY\*  
Rates effective as of 01-01-09 • \*Annual Percentage Yield

**Share Certificate Rates**

| Balance             | 6 Month | 12 Month | 24 Month | 30 Month | 36 Month | 60 Month |
|---------------------|---------|----------|----------|----------|----------|----------|
| \$1,000 - \$4,999   | 2.52%   | 2.58%    | 2.63%    | 2.68%    | 2.78%    | 2.88%    |
| \$5,000 - \$24,999  | 2.78%   | 2.83%    | 2.88%    | 2.93%    | 3.04%    | 3.14%    |
| \$25,000 - \$99,999 | 3.04%   | 3.09%    | 3.14%    | 3.19%    | 3.29%    | 3.40%    |
| \$100,000 +         | 3.09%   | 3.14%    | 3.29%    | 3.19%    | 3.40%    | 3.40%    |

Rates effective as of 04-01-08 • Rates shown as Annual Percentage Yield

**Contact Numbers (All Locations)**

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

TONI-the-Teller  
(24 hr. Telephone Account Access)  
Telephone 407-857-8245  
Toll Free 888-584-8268

**Office & Drive In Hours**

**Lobby:**  
Mon - Thu 8:30 am - 5:00 pm  
Fri 8:30 am - 6:30 pm

**Drive In:**  
Mon - Thu 8:00 am - 5:30 pm  
Fri 8:00 am - 7:00 pm

**E mail:** mccoym@mccoysfcu.org  
**Web Site:** www.mccoysfcu.org



## FEE SCHEDULE CHANGES

As of January 1, 2009 Central Florida Healthcare will implement McCoy's fee schedule, loan rates and share rates. McCoy charges fewer fees and has lower rates on loans so this move is beneficial to the members. CFHC members should have received a disclosure packet in the mail that contains McCoy's Account Disclosure brochure, fee schedule, rate sheet and privacy notice. This information is also available at all of the CFHC branches.

## MERGER FAQS

Q. Central Florida Healthcare is merging with McCoy. Can I use the McCoy branch offices?

A. *We ask that you continue using your preferred CFHC branch office until we update our computer system on April 1, 2009. After that date you will be able to use the McCoy branch offices.*

Q. Will my account number change?

A. *Yes, you will be provided with a new McCoy Federal account number well in advance of the 4/1/09 system merger date.*

Q. Will I still be able to use the Shared Service Facilities?

A. *You will no longer have access to the Shared Service Facilities since McCoy has full-service branches in close proximity to the east and west side Shared Service Facilities.*

Q. If I have a derogatory history with McCoy will my account still convert?

A. *Yes, as long as your account is in good standing with CFHC.*

Q. I have a CFHC share certificate. Will my dividend rate change?

A. *Your dividend rate will remain the same until the certificate matures.*

Q. Will my current loan rate or term change?

A. *No, your loan will remain the same rate and term until paid according to your loan documents.*

Q. Will I be able to use my CFHC checks and debit card after the merger?

A. *No, because your account number will change you will need a new debit card and checks. Both of these will be sent to you prior to 4/1/09 so you will always have access to your account.*

## MERGER TIMELINE

### April 1, 2009

Computer system merge will take place. Both CFHC FCU and McCoy offices will be closed during the system merge on April 1 and will re-open April 2.

*Until this date, CFHC FCU members should continue to use CFHC FCU branches.*

### January 1, 2009

CFHC FCU will implement McCoy's fee schedule, loan rates and share rates. CFHC FCU operating hours will change. See new operating hours below.

### December 31, 2008

Official date CFHC FCU will merge with McCoy Federal.

### September 23, 2008

CFHC FCU members vote to proceed with merger.

## NEW OPERATING HOURS

### VA as of Dec 1, 2008

#### Lobby Hours:

Mon - Fri: 8:00 AM - 4:00 PM  
(Will not close for lunch)

### Orange Ave as of Jan 1, 2009

#### Lobby Hours:

Mon - Thu: 9:00 AM - 4:00 PM  
Fri: 9:00 AM - 5:30 PM

#### Drive-Thru Hours:

Mon - Fri: 8:30 AM - 5:30 PM  
(No Saturday Hours)

### Deland as of Jan 1, 2009

#### Lobby Hours:

Mon - Thu: 9:00 AM - 4:00 PM  
Fri: 9:00 AM - 5:00 PM

#### Drive-Thru Hours:

Mon - Thu: 8:30 AM - 4:00 PM  
Fri: 8:30 AM - 5:00 PM

### Underwood as of Apr 1, 2009

#### Lobby Hours:

Mon - Fri: 8:30 AM - 5:00 PM

### Ocala

#### Lobby Hours:

Mon - Fri: 8:30 AM - 5:00 PM  
(No changes)

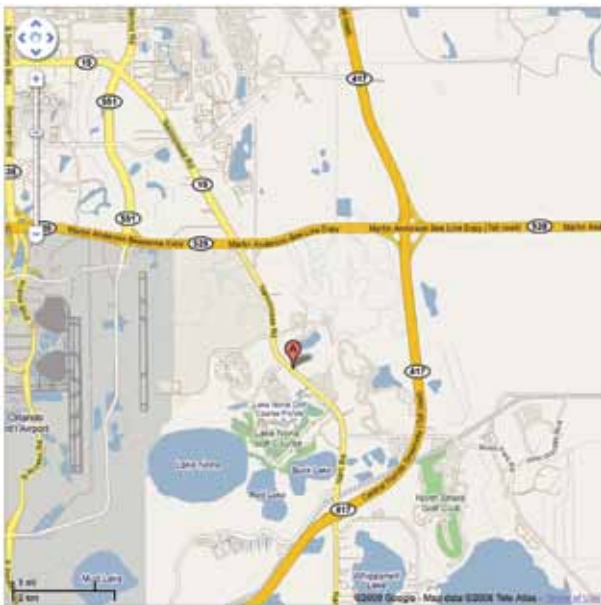
## 2 New McCoy Federal Locations set to open in 2009!



La Vina Marketplace  
9161 Narcoossee Road  
Orlando, Florida 32827  
*Scheduled to open early  
1st quarter 2009*



1575 E. Silver Star Road  
Ocoee, Florida 34761  
*Scheduled to open  
2nd quarter 2009*



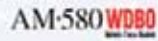
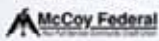
**Thank  
You!**

McCoy Federal Credit Union and WDBO Radio wish to thank everyone who supported the Russell Home during our fundraiser this year. The Russell Home for Atypical Children in South Orlando has been in continuous operation for over 50 years without any government support. The Russell



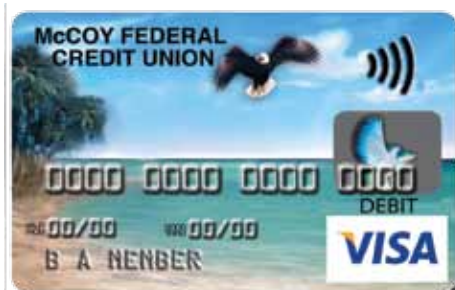
### Help the Russell Home for A Typical Children

McCoy Federal Credit Union is partnering with WDBO to raise funds for The Russell Home. Donations will be accepted at any of our nine McCoy Federal Credit Union locations or online at [www.mccoyfcu.org](http://www.mccoyfcu.org).



Home is the only private, non-profit facility of its kind for severely handicapped children in Central Florida. They depend on private donations to continue to operate. To learn more, visit their web site at [www.russellhome.org](http://www.russellhome.org)

## 3 Reasons Why A McCoy VISA Debit Card Is Better



1. It's FREE!

2. **CU Rewards™**

3. **Visa payWave**

Here's how Visa payWave works.

- Step 1:** Look for the symbol at checkout.
- Step 2:** Wave your card with Visa payWave in front of the secure reader. The reader will indicate that your transaction has been processed.
- Step 3:** Collect your purchases and go. If you want a receipt, just ask.

Speed through convenience stores, drugstores, fast-food restaurants, movie theater lines and more when you see this symbol at checkout.

Learn more at [visa.com/visapaywave](http://visa.com/visapaywave).

