

GET THE MONEY YOU NEED WITH A LAUNCH FCU HOME EQUITY LINE OF CREDIT

Did you know that you can use the equity you've built up in your home as collateral for a Home Equity Line of Credit (HELOC)? This is a very smart thing to do when you're planning home improvement projects or want to consolidate all of your higher-rate debt into one easy-to-manage payment. Home equity loans can also be a great option if you know that you are going to face a major financial expense such as a medical bill or college education.



A home equity line of credit is a very flexible lending option. If you need cash for any reason, a HELOC gives you the ease of borrowing when you need the funds. As long as you have equity in your home, this could be a good option for you.

3 WAYS TO USE A HELOC

1. Home Improvements

Home improvements are a very common reason to use a HELOC. You are essentially taking equity from your home but also adding value to your home with certain upgrades. You may be adding to the size of the home or upgrading

the kitchen and bath. You may need to make structural repairs, like a new roof or electrical wiring, to keep your home safe.

2. Debt Consolidation

A HELOC is often used to consolidate debt. If you have credit cards with high interest rates, a HELOC could save you a lot of money every month. HELOCs can also offer tax benefits.

3. College

A HELOC also could be a good way to pay college expenses for a child or for yourself. Instead of taking out student loans at a higher interest rate, you could use a HELOC. You will also have the flexibility to borrow over the years as needed.

It's easy to get a HELOC with Launch FCU. Just apply online at launchfcu.com. You can even elect to use eSignature for the most convenient option. You can also stop by any branch, or call our Lending Center at 1-888-387-1912. We're here to help!



SIGN UP FOR ONLINE BANKING AT HOME

Enrolling in Online Banking at Launch FCU is now easier than ever with self-enroll! Save time, money, and gas by enrolling in Online Banking from your home, or wherever you are.

How To Enroll In Online Banking

1. Click the "Enroll In Online Banking" link located in the Online Banking login box on the home page of Launch FCU's website, www.launchfcu.com.
2. Read through the self-enrollment disclosure, and click "I Agree."
3. Provide answers to the authentication questions, and click "submit."
4. Create a User ID. Your User ID must be all alpha or a combination of alpha and numeric. You are not able to use your account number as your user ID.
5. Create a password that is 8-15 characters in length.
6. Confirm your password, and click "Submit."
7. You will receive confirmation that you have successfully enrolled in Online Banking.
8. Click the link titled, "Click here for Multi-Factor Authentication Enrollment" in order to set up multi-factor authentication for increased security.

Also, don't forget to sign up for eStatements, the FREE, safe, easy way to view your account statements.

ANNUAL MEETING AND ELECTIONS FOR BOARD OF DIRECTORS

Launch Federal Credit Union members may vote on Tuesday, February 16, 2016, or Wednesday, February 17, 2016, for three of their fellow members to fill three 3-year terms on the Board of Directors.

Tuesday voting will take place at all Launch FCU branches from 10 a.m. to 4 p.m.

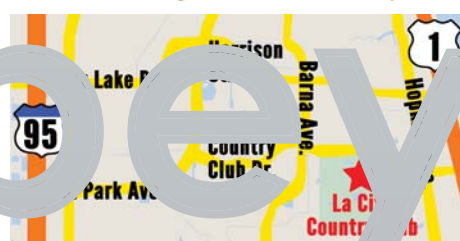
Wednesday voting will take place prior to the Annual Meeting on Tuesday, February 16, 2016, from 4:30 p.m. to 7:00 p.m.

Members must be at least 16 years of age to vote, and list their primary number.

The candidates are: Delores Abraham, Richard Baker, Matthew Rubini, and Richard Russell.

The Annual Meeting of the Membership of Launch FCU will take place at:

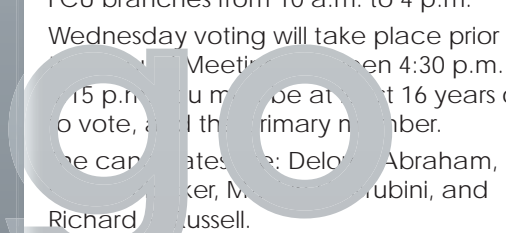
La Cita Country Club
777 Country Club Drive
Titusville, FL 32780
(Between Barna Ave. & Hopkins Ave.)
Wed., February 17, 2016, at 5:15 p.m.



PLAN AHEAD WITH A 2016 HOLIDAY CLUB ACCOUNT

Was your holiday list longer than you expected? Get back on track for the 2016 holiday season by opening a Holiday Club Account at Launch FCU. A Holiday Club Account is a special savings account where you can tuck money away all year long. Then, when it's time to shop, you won't have to worry about how you're going to pay for all your gifts.

You can make deposits at any branch, through Online Banking, or by setting up an automatic deposit from your direct deposit. Contact Launch FCU to open your Holiday Club Account today.



Go Green With eStatements

Eliminate messy paperwork by enrolling in eStatements!

- They won't get lost in the mail
- They can't be stolen from your mailbox
- They are stored easily and securely online for 24 months
- You can view them several days earlier than mailed statements
- Only print them if you need them, so you'll save trees!
- They're free

Signing up for eStatements is easy. Just visit launchfcu.com for instructions.

Privacy Notice

Please review the annual Privacy Policy included with your statement. This policy can also be viewed at launchfcu.com.

Opening Doors To The Future For As Little As 3% Down

Owning your own home is more realistic than you may think. We help you get into your dream home for less, by finding a term and payments that are right for you. Best of all, our mortgages are serviced in-house, which means we will never sell your mortgage. Give us a call or stop into any of our branches to speak one-on-one with a mortgage specialist.

DIVIDENDS ESTABLISHED Month Ending December 31, 2015

SAVINGS	RATE	APY*
\$25.00 - \$199.99 (minor acct's)	.10%	.10%
\$200 - \$2,499.99	.10%	.10%
\$2,500 - \$9,999.99	.10%	.10%
\$10,000 - \$24,999.99	.10%	.10%
\$25,000 - \$49,999.99	.10%	.10%
\$50,000 - \$99,999.99	.15%	.15%
\$100,000 and up	.25%	.25%
CHECKING	.10%	.10%
IRA	.20%	.20%
HOLIDAY ACCOUNTS	.15%	.15%
SECURED VISA ACCOUNT	.05%	.05%

January 2016

IRA	.20%	.20%
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APY as used above means "annual percentage yield". Contact a Credit Union employee for further information about applicable fees and terms. Dividends will be compounded monthly, and dividend rates may change monthly. Please see www.launchfcu.com, call 321-455-9400 or 1-800-662-5257, or inquire at your local branch for current rates.

NOTICE OF CHANGE IN LAUNCH FCU FEE SCHEDULE

The following fee changes are effective March 1, 2016. You may obtain a copy of the fee schedule online at launchfcu.com or at any branch location.

ALL ACCOUNTS: Inactive Account Fee (Monthly fee after 1 year. Waived under age 18.) \$5.00

ONLINE BANKING FEES: Mailed Statement Fee (per statement) \$5.00

ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number, or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Launch FCU-affiliated networks.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact Launch FCU with any questions you may have regarding this notice.

TRY LAUNCH FCU'S CAR BUYING SERVICE

Launch FCU now offers access to a Car Buying Service for FREE! The Launch FCU Car Buying Service is powered by TRUECar.

Why Should I Use Launch FCU's Car Buying Service?

1. Save time and money.
2. Enjoy hassle-free car buying with upfront pricing.
3. Excellent research and pricing tools.
4. Absolutely no hidden fees.

How Do I Use Launch FCU's Car Buying Service?

1. Get Pre-Approved for your loan with Launch FCU before you go shopping. Apply online! Go to launchfcu.com, and click on APPLY FOR A LOAN.
2. Go to launchfcu.truecar.com and indicate what type of vehicle you are looking for.
3. Once you input your information, you will receive a listing of the area dealers where you can find your vehicle, along with a guaranteed savings certificate.
4. Always ask for the Certified Dealer contact person at the dealership.

When using Launch FCU's Car Buying Service Powered by TRUECar, always refer to launchfcu.truecar.com.



WELCOME TO THE NEW SHORE LINES

Because more Launch FCU members are receiving their news and information via e-mail and through the Launch FCU website, we have decreased the size of our printed quarterly newsletter. This saves the credit union dollars, and it saves the earth some trees!

ShoreLines will be a single-sheet newsletter. The teen *RipTides* newsletter, along with the kids' *SandDollars* newsletter, is being eliminated and replaced with age-related information and financial education on our website at launchfcu.com. ShoreLines will continue to be posted quarterly on our website, and eNewsletters will be posted monthly.

Watch for our monthly eNewsletters to arrive in your inbox around the 15th of each month. They are more current than the quarterly printed newsletters, and you only print them if you need them! If you are not on our email list, please provide us with your updated email address so you can receive them.

HOLIDAY CLOSINGS

All branches will be closed:

New Year's Day - Friday, January 1st

Martin Luther King, Jr. Day - Monday, January 18th

Presidents' Day - Monday, February 15th

FREQUENTLY CALLED NUMBERS

Call Center

321-455-9400, Option 3 (Inside Brevard County)

1-800-662-5257, Option 3 (Outside Brevard County)

Lending Center

321-455-9400, Option 4 ■ 1-800-662-5257 Option 4

VoiceTouch24

321-455-9400, Option 2 ■ 1-800-662-5257 Option 2

Visa (Lost/Stolen/Activation)

1-800-543-5073



Visit our website at

www.launchfcu.com

- Apply for a loan
- View locations and phone numbers
- Enroll in Online Banking
- And much more!



Federally insured by NCUA

EQUAL HOUSING LENDER