

WELCOME TO YOUR NEW CREDIT CARD!

Chip-Enhanced Equals Safe, Secure, and Global. Now at Launch FCU.

Do you have a Launch FCU Visa Credit Card? We are excited that you are seeing changes in your Visa Credit Card. In our efforts to provide you with great credit card services, Launch FCU has chosen to partner with The Members Group (TMG) for credit card processing. We have also converted our Visa Classic and Visa Secured programs to Visa Platinum.



You should have received your new credit card around June 30, 2016. Your card has a new look, including an EMV Chip, providing the highest possible security against fraud. It also has a new account number. If you have not received your card by July 11, please contact Member Services at 321-455-9400 option 3 or 800-662-5257.

Once you receive your new card, follow these steps.

- Follow the instructions provided in the card packet for activating your new card. You will not be able to activate your new card until on or after July 10th.
- Update your account information for any recurring payments on your card (i.e., internet service providers, health clubs, SunPass, etc.)
- Change the payment mailing address and account number on any bill payment system that you use to make your Visa payments. The new payment address will be: Launch FCU, PO Box 37035 Boone, IA 50037-0035.
- Please note: Your existing card will no longer work as of July 10, 2016. Therefore, it is very important that you activate your new card.

mailing address and account number on any bill payment system that you use to make your Visa payments. The new payment address will be: Launch FCU, PO Box 37035 Boone, IA 50037-0035.

WHAT IS THE EMV CHIP AND HOW DOES IT HELP ME?

EMV isn't a specific type of debit or credit card. Europay, MasterCard, and Visa realized there was a need for more secure and global payment technology. Cards that adhere to the EMV standard have a computer chip that stores the card information. It's that small, metallic square on new cards. When you use your card, software on the chip interacts with the merchant's card reader to create a unique authorization code for each purchase.

Chip cards are virtually impossible to duplicate. Unlike magnetic-stripe cards, every time an EMV card is used for payment, the card chip creates a unique transaction code that cannot be used again. Therefore, the chip can prevent one of the most prevalent types of fraud: counterfeit-card fraud.

Chip cards are undoubtedly effective: Europe has seen a 70% reduction in counterfeit card fraud with the introduction of EMV technology. It is the top industry standard for card security. Launch FCU is proud to bring this technology to our members!



NOW IS A GREAT TIME TO GET A LAUNCH FCU CREDIT CARD!

Our credit card is a great choice for you! Just check your statement and see what interest rate you are paying. With our low rates, plus no cash advance fee and no annual fee, a Launch FCU Credit Card could save you a lot of money. While the rate you pay will be based on your creditworthiness, your rate could be as low as 8.97% APR, and will not be higher than 17.38% APR. **Plus, Launch FCU Rewards is coming soon!** Apply today at any branch, online at www.launchfcu.com, or call 455-9400, opt. 4 inside Brevard or 800-662-5257, opt. 4 outside Brevard.

APR=Annual Percentage Rate. Rates shown are subject to change without notice. Foreign transaction fee of 1.00% of each single currency transaction in U.S. dollars and 1.00% of each multiple currency transaction in U.S. dollars.



MORTGAGE CENTERS SERVE LAUNCH FCU MEMBERS

To better serve our members, Launch FCU is proud to introduce dedicated Mortgage Centers. Conveniently located in five branches, these Centers feature a full service Mortgage Specialist at each location to assist you with all your mortgage needs. If another branch is more convenient, you may make an appointment with your nearest mortgage specialist, who will meet you at that location.

Our mortgage specialists are eager to answer all your questions regarding first mortgages, second mortgages, lot loans, home equity loans, and more. Please visit them at these locations!

North Brevard Mortgage Center

Port St. John branch
7347 N. Hwy. U.S. 1

Cony Krause

(NMLS#1313924)
455-9400 ext. 2662



Central Brevard Mortgage Center

Merritt Island branch
415 Fortenberry Road

Joel Fisher

(NMLS#439908)

Sherry Roberts

(NMLS#1211025)

Jennifer Honaker

(NMLS#116580)

455-9400 ext. 5438



South Brevard Mortgage Center

Melbourne branch
2200 North Wickham Road

Mary Jane Mullin

(NMLS#880949)

455-9400 ext. 1752



East Volusia Mortgage Center

South Daytona branch
2290 South Ridgewood Avenue

Tracy Mulligan

(NMLS#1313931)

800-662-5257 ext. 1151



West Volusia Mortgage Center

Orange City branch
2277 Veterans Memorial Pkwy.

Ashley Shaw

(NMLS#1451854)

800-662-5257 ext. 1852



Sign Up For E-Statements and WIN!

E-Statements can save you time and worry. Available online every month through Online Banking, they are easy to access. You can print them if you wish, or store them on your own computer without accumulating boxes of paper.

Now through September 30, if you sign up for E-Statements you'll be automatically entered into a drawing for either a \$250 Amazon gift card, or a set of two Tampa Bay Buccaneers tickets.

Sign up for E-Statements by logging into Online Banking and going to "Preferences." Say "yes" to E-Statements and be entered to win!

Update Your Info

Your financial safety is important to you and to Launch FCU. That's why it's important to ensure that we have your current contact information, including your physical address, telephone numbers, and email address. Make sure that all information is up to date! It's easy. Just log into Online Banking, select the "Your Preferences" tab, and click on "Contact Information." You can also update your information anytime you're in a branch. Keep your information current!

SEMINARS PROVIDE LAUNCH FCU MEMBERS WITH GREAT INFORMATION

Launch FCU's series of educational seminars is coming to more branches than ever! Launch FCU Mortgage and Loan Specialists have been presenting two popular informational programs. One is a Home Buying Seminar, outlining the basics of purchasing a home, with helpful tips. Watch for the terrific coupon included in your packet! The second is a Credit Score Seminar. This features valuable information about understanding your credit score, how it impacts your life, and ways to improve your credit score. Watch for an event near you, and learn how to improve your financial health. To RSVP for a seminar, email seminars@launchfcu.com, or call 321-455-9400 x 1204.

HOME BUYING SEMINAR

Tuesday, July 19th
4:00 p.m.

Headquarters branch
Room 1243
Kennedy Space Center
(Restricted Access.
KSC badge required.)

CREDIT SCORE SEMINARS

Wednesday, July 20th
5:30 p.m.

Rockledge branch
3300 Murrell Road

Wednesday, August 24th
5:30 p.m.

Port St. John branch
7347 North Hwy. U.S. 1

Tuesday, August 2nd
5:30 p.m.

Edgewater branch
2810 South Ridgewood Avenue

Wednesday, September 14th
5:30 p.m.

DeLand branch
301 West New York Avenue

"BACK TO SCHOOL" SUPPLY DRIVE

Many area children lack materials necessary for their return to school. To help, Launch Federal Credit Union will host a "Back To School" supply drive at all branch locations throughout Brevard and Volusia counties during the month of July.

Members are invited to bring donations of paper, pencils, pens, backpacks, notebooks,

zip-lock bags, cleaning wipes, and other new school supplies to any Launch FCU branch.

Watch for the donation boxes at your Launch FCU branch, and bring in your donations of new school supplies from July 1st through July 31st. Your donation will help prepare a local child for a great school year.

CALL FOR NOMINATIONS

In accordance with Credit Union bylaws, it is the duty of the Nominating Committee to nominate at least one individual for each vacancy on the Credit Union Board of Directors. For the year 2017, there are three vacancies to be filled on our Board of Directors. The three nominees receiving the most votes will serve a three-year term. Members on the Board of Directors serve on a volunteer basis.

Those members in good standing who wish to be nominated should submit a Qualification Package, available at any branch, and resumé, along with one professional or digital photo to the Nominating Committee in care of Launch FCU. Nominations by the Nominating Committee will close August 15, 2016. Those nominated may be required to attend an orientation.

Members of the Nominating Committee are: Delores Abraham, Marilyn Cherubini, and J. Albert Diggs, Jr.

Voting for the Credit Union Board of Directors will take place at all Launch FCU branches on Tuesday, February 21, 2017, from 10 a.m. - 4 p.m. Voting before the Annual Meeting will be on Wednesday, February 22, 2017, from 4:30 p.m. - 5:15 p.m., and the Annual Meeting will follow at 5:15 p.m. The location of the Annual Meeting will be the La Cita Country Club in Titusville.

DIVIDENDS ESTABLISHED

Month Ending June 30, 2016

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%

July 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.

HOLIDAY CLOSINGS

All branches will be closed:

Independence Day - Monday, July 4th

Labor Day - Monday, September 5th

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 ■ 800-662-5257 Option 4

VoiceTouch24

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

Credit Card

888-691-8661 (Activation) ■ 888-891-2435 (Change PIN)

321-455-9400 ■ 800-662-5257 (Lost/Stolen)

ATM/Debit Card

855-341-4650 (Lost/Stolen/Activation)

866-985-2273 (Change PIN)



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