

TOUCHDOWN AUTO EVENT!

Save Big and Win Big with Launch FCU.

Score BIG during the Launch FCU Touchdown Auto Event, now through October 31, 2016. Any Launch FCU member who finances a vehicle \$10,000 or greater, or refinances a vehicle from another financial institution, (\$10,000 or greater), will be automatically entered for a chance to win a pair of tickets to the Miami Dolphins vs. Arizona Cardinals game on December 11, 2016, or a football party which includes a 50" flat screen TV and a \$50 gift card to Pizza Hut!*

Not only will you win with payments you can manage, Launch FCU will defer payments for 60 days!* The clock is ticking! Get pre-approved TODAY before you shop by applying online, calling us at 321-456-5441, or visit any branch location!



Score Big with Launch FCU

- **Promotion dates:** September 1 – October 31, 2016.
- **Qualifying vehicles:** Boat, RV, car, motorcycle over \$10,000.
- **Refinance** from another financial institution over \$10,000.
- **Option** of 60 days deferred payments.*
- **Automatic entry for a chance to win** 2 Miami Dolphins tickets or a 50" flat screen TV and a \$50 Pizza Hut gift card.*

*Loans are based on credit approval. The rate you pay is based on credit history and term. Minimum loan amount for drawing \$10,000. Vehicle must be financed using standard financing terms through Launch Federal Credit Union. Finance charge begins from date of purchase and is repaid over the term. Launch FCU offers the option of deferred payments for 60 days upon vehicle purchase. Offer not valid on purchase made before September 1, 2016. Offer valid 09/01/2016-10/31/2016 only. Two winners drawn. First prize of two (2) tickets to Miami Dolphins vs. Arizona Cardinals on December 11, 2016. Second place prize of a 50" television and a \$50 gift card to Pizza Hut. No substitutions or switching of prizes. For complete drawing rules, visit any branch or www.Launchfcu.com.

FIVE SHRED DAYS SCHEDULED TO ASSIST MEMBERS

In the effort to provide more security to our members, Launch FCU has scheduled five FREE Shred Days. Members may bring up to five boxes of paper material to one of these local branches and have it securely shredded and disposed of for no charge.

Please do NOT include any plastic, such as plastic bags or CDs, and no metal or garbage. However, it is not necessary to remove staples. No material may be left at the branch; shred will only be accepted during the event.

For your safety, traffic routes will be marked at each branch and we ask that you follow these directions. Our goal is to provide a safe, efficient Shred Event for all our members.

Wednesday, October 12th

8:00 a.m. - 10:30 a.m.

Merritt Island Branch

415 Fortenberry Road

Monday, October 17th

2:00 p.m. - 4:00 p.m.

Edgewater Branch

2810 South Ridgewood Avenue

Friday, October 21st

2:00 p.m. - 4:00 p.m.

Port St. John Branch

7347 North Highway U.S. 1

Monday, October 31st

1:00 p.m. - 3:00 p.m.

Orange City Branch

2277 Veterans Memorial Parkway

Friday, November 4th

8:30 a.m. - 10:30 a.m.

Melbourne Branch

2200 North Wickham Road

THE MONEY YOU NEED IS A CLICK AWAY!

Apply for a loan or check the status of your online loan application through our website. It is secure, easy, and FREE to use!

Applying is quicker, easier, and more convenient than ever before!

Whether you need an auto loan, a personal loan, a credit card, or a Home Equity Line of Credit (HELOC), with Launch FCU's online loan application, you can apply from anywhere.

1. Fill out the loan application at launchfcu.com.

To begin, click on the "Request A Loan" button on the home page of the website. After you submit your application, you will be notified quickly if you have been approved for the loan, or if your application will require review. You can check the status of your loan application online as well.



2. Sign your loan from anywhere electronically!

Save a trip to the credit union. Choose the e-signature feature to make obtaining your loan even more convenient. Receive email delivery of your loan documents and sign electronically.



3. Go shopping for your new car, motorcycle, or whatever.

Your approved loan funds will be made available to you quickly, whether you requested an auto loan, a personal loan, or a Home Equity Line of Credit. If you were approved for a credit card, it will be ordered for you. It's that easy!



CREDIT SCORE SEMINAR PROVIDES MEMBERS WITH GREAT INFORMATION

Featuring valuable information about understanding your credit score, how it impacts your life, and ways to improve your score; Launch FCU brings this informational event to the Orange City branch. To RSVP, email seminars@launchfcu.com, or call 321-455-9400 x 1204.

Wednesday, October 12th

5:30 - 6:30 p.m.

Orange City branch

2277 Veterans Memorial Parkway

Holiday Account

As a reminder, the entire balance in your Holiday Account will be transferred to your Savings Account at the close of business on October 31, 2016. Your Holiday Account will remain open.

"Share Your Christmas" Food Drive

Launch Federal Credit Union will have a food drive during the month of November to coincide with WESH's "Share Your Christmas". Collection boxes will be available at all Launch FCU branches from November 1st through November 30th for your donation of non-perishable food items.

All donations benefit Second Harvest Food Bank in Brevard and Volusia counties. Watch WESH-TV in early December when Launch FCU delivers your donated food items.

Holiday Closings

All branches will be closed:

Monday, October 10th – Columbus Day

Friday, November 11th – Veterans' Day

Thursday, November 24th – Thanksgiving Day

Friday, November 25th – Headquarters and MFF branches will be closed.

Monday, December 26th – observe Christmas Day

Monday, January 2nd – observe New Year's Day

DIVIDENDS ESTABLISHED Month Ending September 30, 2016

SAVINGS	RATE	APY*
\$25.00 - \$199.99 (minor accts)	.10%	.10%
\$200 - \$2,499.99	.10%	.10%
\$2,500 - \$9,999.99	.10%	.10%
\$10,000 - \$24,999.99	.15%	.15%
\$25,000 - \$49,999.99	.20%	.20%
\$50,000 - \$99,999.99	.25%	.25%
\$100,000 and up	.30%	.30%
<hr/>		
CHECKING	.10%	.10%
IRA	.30%	.30%
HOLIDAY ACCOUNTS	.15%	.15%
<hr/>		
September 2016		
IRA	.30%	.30%

*"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.

NOMINATIONS FOR BOARD OF DIRECTORS

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. Members on the Board of Directors serve on a volunteer basis.

The Nominating Committee has chosen the following three members. These members are Robert Griffin, Dominic Morgese, and Dan Sicchio.

If you were not appointed by the Nominating Committee, you may run by petition for the Board of

Directors by obtaining 500 signatures of primary members eligible to vote and in good standing with the Launch FCU with the last four digits of the account number. A form is available if you contact Launch FCU. These signatures must be submitted no later than November 15, 2016.



Robert Griffin

Robert Griffin has served on the Board of Directors of Launch FCU since 2011, including service on the ALM/Investment, Building and Space, Government Compliance, and Delinquency committees. The holder of numerous credit union certifications, he is currently the Treasurer of the Board and was past Chairman of the Board. Robert retired from Launch Federal Credit Union in December 2009, as the Chief Financial Officer. He was an officer of the credit union for twenty years.

Prior to his service with Launch FCU, Robert audited federal and state-chartered credit unions in the southeast United States for seventeen years. He has a Bachelor's of Science degree from Middle Tennessee State University and has attended various business post-graduate studies.



Dominic Morgese

Dominic is the Deputy Finance Director for the City of South Daytona – a position he has held since 2002. His previous professional background includes positions as a senior auditor for Moats and Associates, CPAs and as a credit analyst for SouthTrust Bank.

Directly out of high school, Dominic also served four years in the United States Marine Corps.

In addition to a Bachelor of Science degree in Finance from the University of Central Florida, Dominic has earned a number of professional designations including: Certified Public Accountant, Certified Internal Auditor, Certified Government Auditing Professional and Certified Public Pension Trustee.

A longtime resident of Volusia County, Dominic resides in Ormond Beach with his wife Dixie Lee Morgese. They have two daughters. He has a strong record of community service including the following positions: Board of Trustees of the City of Ormond Beach Employee Pension Fund, Chair of the Parish Financial Council at Our Lady of Lourdes Church, Treasurer of the Heritage Preservation Trust in Daytona Beach and Treasurer of the Volusia Blues Society.



Daniel Sicchio

Daniel Sicchio has served on the Board of Directors of Launch FCU since 2013. After serving on several committees, Dan became Chairman of the Board in 2016.

Dan received a Bachelor of Science Degree in Human Factors Psychology from Embry-Riddle University and received a Master of Business Administration with a specialization in finance from New Charter University. Dan started a real estate investment company in 2005, which provides rental homes throughout Brevard County.

In addition to a background in real estate investing, Dan has several years experience in technology sales, and is licensed in Florida as a real estate agent and an insurance adjuster.



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