

OCTOBER 2017

shore lines

A QUARTERLY NEWSLETTER OF LAUNCH FEDERAL CREDIT UNION

YOU'RE IN FOR A TOUCHDOWN

When You Finance Your Vehicle with Launch FCU!

EVERYONE WINS with payments you can afford, PLUS get .25% APR off* your qualified auto loan rate and 60 days deferred payments* on your car, truck, van or motorcycle. Or refinance* the vehicle you're driving to Launch FCU and we'll give you the same offer. Everyone who finances a vehicle with Launch FCU, August through October, will be entered for a chance to win* a pair of tickets to the Buccaneers-Falcons game December 18th, or a football party, with a 50" television and pizza & wings, to watch the game at home.

The Clock is Ticking!

Get pre-approved TODAY before you shop by applying online, calling us at 321-441-9667, or visit any branch location!

*APR = Annual Percentage Rate. Loans are based on credit approval. The rate you pay is based on credit history and term. Savings account required for loan. Only a \$5 minimum deposit required to open account and become a Launch FCU member. You can open an account if you live, work, worship, or attend school in Brevard or Volusia counties. Discount .25% off will be applied to qualified loan rate, not to go below 1.99% APR. (Payment example: monthly payments on a loan with a term of 48 months at 1.99% APR would be approximately \$21.70 per \$1,000 borrowed.) \$10,000 minimum loan amount for drawing. 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 or refinance from another financial institution. Offer valid 08/01/17 - 10/31/17 only. Two winners drawn. First prize of two (2) tickets to Tampa Bay Buccaneers vs Atlanta Falcons on Dec. 18, 2017. Second place prize is a 50" television and a \$50 gift certificate to Pizza Hut. No substitution or switching of prizes. For complete drawing rules, see any branch or www.launchfcu.com.



Score A Touchdown!

- .25% Off qualified auto loan rate*
- Affordable Payments
- Option of 60 days* deferred payments
- New or Used Vehicle
- Purchase or Refinance from another institution
- Be entered into a drawing* for 2 Tampa Bay Bucs - Atlanta Falcons tickets or a football party!
- Limited time – Through October 2017 ONLY!*



NEW DIGITAL BANKING COMING OCTOBER 2017

Launch FCU is debuting a new, user-friendly digital banking platform in October. Members will have a seamless experience, whether you use a mobile, tablet, or desktop device. This new digital banking suite is easy to navigate, reliable, and has exciting new features. Watch our website and social media pages for details and updates!

Please verify that your personal information is current to ensure a smooth transition to the new digital banking platform.

Here are some exciting features the new digital banking suite will provide:

- **Seamless Design Across Devices** – Your digital banking experience will be the same on a mobile device as it is on desktop or tablet.
- **Forgot Password Link** – You will be able to easily unlock yourself from one of your registered devices. This will ensure you have access to your accounts 24/7.
- **Send Secure Messages to Launch FCU** – Our new Digital Banking Suite will allow you to send and receive secure messages with Launch FCU right from Digital Banking.
- **Finance Management Tools** – View your spending trends, debts, and budget.
- **Easy Navigation** – A simple but sophisticated layout to help you find information you need fast.
- **Self-Enroll From Any Device** – Not just a desktop or laptop computer.
- **Customization** – Pick an overall theme, nickname your accounts, and organize your accounts however you want.
- **Link Your External Accounts** – Link accounts from other financial institutions and view them through your dashboard. You can link multiple accounts.
- **Web Loan** – Fill out a web loan application, and your data auto-saves for up to 30 days.



Launch FCU is committed to providing our members with the highest level of reliable, easy-to-use digital banking service. Watch our website and emails for additional information.

HAVE A HOME FOR THE HOLIDAYS WITH LAUNCH FCU

icing your home.

You won't believe how affordable & easy a Launch FCU mortgage can be.

- Mortgage down payment as low as **3%**.
- Fast processing time ■ Low closing costs
- Flexible terms ■ No prepayment penalties
- We don't sell your mortgage ■ Face to face, personal service
- Limited time – ONLY through December 31st, finance with Launch FCU and we'll **WAIVE THE \$350 PROCESSING FEE!***

Visit one of our **MORTGAGE CENTERS!**

Orange City ■ South Daytona ■ Port St. John ■ Merritt Island ■ Melbourne

Experience our face-to-face, personal service!

Call and schedule an appointment. A member of the Mortgage Team will meet you at the branch of your choice.

321-455-9400, Opt. 4 | **800-662-5257, Opt. 4**

(Inside Brevard)

(Outside Brevard)

Or apply online at www.launchfcu.com

*Maximum 97% Loan-to-Value (LTV). Must be owner-occupied; primary residence or second home only. Must be a purchase, not refinance. Minimum loan amount \$50,000; maximum loan amount \$424,100. APR = Annual Percentage Rate. Example: for a \$100,000 loan for a term of 30 years with an interest rate of 4.00% (4.118% APR), the monthly payment will be \$477.42. Sample payment includes principal and interest only; taxes and insurance will increase your payment. The rate you pay is based on credit history and term. Loans exceeding 80% of the appraised value of the home require private mortgage insurance. Programs, rates, terms, and conditions are subject to change without notice at any time. Savings account required for loan. Only a \$5 minimum deposit required to open account and become a Launch FCU member. Submit this flier when applying for a Launch FCU mortgage and Launch FCU will waive the \$350 processing fee; this offer applies beginning September 1, 2017 and expires December 31st, 2017.



BLOOD DRIVE

The Palm Bay branch of Launch FCU at 5225 Babcock Street NE will host the OneBlood BloodMobile from 9:00 a.m. to 4:00 p.m. on November 1st. Donate blood, save a life, and get a FREE OneBlood fleece blanket!

GET ON THE OPEN ROAD FOR BIKETOBERFEST

THE AUTUMN ROAD IS YOURS with payments you can afford, PLUS get .25% APR off* your qualified motorcycle loan rate and 60 days deferred payments*. Or refinance* the motorcycle you're driving to Launch FCU and receive the same discounted rate.

Your Dream Bike Could Be Here!

- **.25% Off qualified auto loan rate*** ■ **Affordable Payments**
- **Option of 60 days* deferred payments** ■ **New or Used**
- **Purchase or Refinance from another institution**
- **Limited time – Through October 2017 ONLY!***
- **GET PRE-APPROVED and shop with confidence!**

THREE GREAT WAYS TO APPLY!

1. Apply online at www.launchfcu.com
2. Come into any branch and apply with a loan officer
3. Call **321-455-9400, Opt. 4**

(inside Brevard)

or **800-662-5257, Opt. 4**

(outside Brevard)



*APR = Annual Percentage Rate. Loans are based on credit approval. The rate you pay is based on credit history and term. Savings account required for loan. Only a \$5 minimum deposit required to open account and become a Launch FCU member. You can open an account if you live, work, worship, or attend school in Brevard or Volusia counties. Discount .25% off will be applied to qualified loan rate, not to go below 1.99% APR. (Payment example: monthly payments on a loan with a term of 48 months at 1.99% APR would be approximately \$21.70 per \$1,000 borrowed.) 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 valid 10/01/17 - 10/31/17 only.

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, 2017. Your Holiday Account will remain open.

THREE SHRED DAYS SCHEDULED

In the effort to provide more security to our members, Launch FCU has scheduled three 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.

Friday, October 13th ■ 8:30 a.m. - 10:30 a.m.

Palm Bay Branch

5225 Babcock Street NE

Monday, October 16th ■ 1:00 p.m. - 3:00 p.m.

South Daytona Branch

2290 S. Ridgewood Ave.

Friday, October 20th ■ 8:30 a.m. - 10:30 a.m.

Merritt Island Branch

415 Fortenberry Road

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 2018, 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 Charles Jenkins, Jr., Mark Kratz, and Hollimarie Montijo.

If you were not appointed by the Nominating Committee, you may run by petition for the Board of Directors. A form may be obtained from any branch of Launch FCU to be completed. Submit the completed form along with 500 signatures of eligible-to-vote members (at least 16 years of age and in good standing with Launch FCU). These signatures must be submitted no later than November 15, 2017.

Mark Kratz

Mark is Senior Manager of Investor Relations for Harris Corporation. In this position, he helps formulate and implement a strategy to attract investors and establish positive long-term sentiment in the market for the company. Previous positions at Harris include Manager of Corporate Strategy and various positions as a financial analyst. Earlier experience includes three years at The Boeing Company as a business planning analyst.



Mark has a Bachelor of Science in Economics degree and a Masters of Business Administration. He has served as an Associate Board Member at Launch on the Delivery Channels Committee. Community activities include youth sports coach, volunteering for the Space Coast Thanksgiving Basket Brigade and the Brevard Schools Foundation.

Charles E. Jenkins, Jr.

Charles has been with NASA for 32 years and currently serves as the Supervisor of Computer Systems Branch responsible for the development, operation, cybersecurity and sustaining engineering of launch processing computer systems. Previous positions at NASA include computer engineer, project engineer and lead design engineer. He is a graduate of Florida State University with a Bachelor of Science in Computer Science.



Charles has served on the Board of Launch for six years including a year each as Board Treasurer, Vice Chair and Chair. He also served various periods on the Asset Liability Management, Personnel, Delivery Channels, Supervisory and Nominating Committees. Additional volunteer activities include positions at his church, his fraternity and as a youth sports coach.

Hollimarie Montijo

Hollimarie is an Engineering Project Leader at Alstrom in Melbourne. In this position she is responsible for executing project and product development team objectives for software design, new product development and continuous improvement of existing product lines for safety critical railway on-board signaling systems. Previous positions include operations manager, six sigma expert and cost account manager.



Hollimarie has a Bachelor of Arts in Political Science and Economics and a Masters of Business Administration. At Launch she has served as an Associate Board Member and member of the Supervisory Committee.

"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.

LET LAUNCH FCU HELP YOU WRAP UP THE HOLIDAYS

■ **Apply for any personal loan or credit card** (minimum \$1,000) using the Launch FCU online web loan application

■ **October 1 – December 31, 2017**

■ **Just go to launchfcu.com and click "Apply For A Loan".**

■ **When you're approved, you will automatically be entered into a drawing for a \$250 Amazon Gift Card or an Amazon Echo!***

Apply for a loan from Launch FCU wherever you are. It's fast, easy, and you can sign for it from your mobile device without ever having to go to a branch. A loan or credit card from Launch FCU can give you a way to WRAP UP your holidays without breaking your budget. Plus, now through December 31, 2017, when you apply online, you may win a great prize*!



Launch FCU's Online Loan Application is fast and easy! E-Signature available.

*Loans and credit cards require credit approval. Rates are based on your credit score. Minimum loan amount \$1,000. Loan must be approved and funded in order to qualify for an entry into the drawing. One entry per member. \$5 minimum deposit required to open account. See launchfcu.com or any branch for complete rules.

BRANCH HOURS

M - W 9:00 A.M. - 5:00 P.M.
TH & F 9:00 A.M. - 6:00 P.M.
Drive-thru opens at 8:30 A.M.

321-455-9400 (inside Brevard)
800-662-5257 (outside Brevard)

LOCATIONS

VOLUSIA

DeLand
301 W. New York Ave.

Edgewater
2810 S. Ridgewood Ave.

Orange City
2277 Veterans Memorial Pkwy.

South Daytona
2290 S. Ridgewood Ave.

BREVARD

Melbourne
2200 North Wickham Road

Merritt Island
415 Fortenberry Road

Palm Bay
5225 Babcock St. NE

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

Rockledge
3300 Murrell Road

Titusville
3950 S. Washington Ave.

RESTRICTED ACCESS

COMING SOON!

Cape Canaveral Air Force
Station

KSC Headquarters Building*
Room 1243
Kennedy Space Center
M-F 8:00 a.m.-4:00 p.m.

KSC Multi-Function Facility*
Room 102
Kennedy Space Center
M-F 8:00 a.m.-4:00 p.m.

Spruce Creek High School*
801 Taylor Rd.
Port Orange, FL
T-W During Lunch

University High School*
1000 W. Rhode Island Ave.
Orange City, FL
T-W During Lunch

Administration*
300 S. Plumosa Street
Merritt Island, Florida, 32952

*No Drive-thru

USE YOUR ATM/DEBIT CARD FREE AT ANY PUBLIX PRESTO!

- No fee to withdraw cash!
- Easy & convenient!

Publix. Presto!

PROTECT YOUR VALUABLES WITH A SAFE DEPOSIT BOX

Do you have valuables or important papers that you prefer not to keep at home? Whether it's a will or a USB drive with backup files and family photos, Launch FCU can provide a secure location for your important items. Most branches have safe deposit boxes available in various sizes. Come to one of these branches and speak to a Member Service Representative to find out available sizes and applicable charges.



Safe deposit boxes are available at the following branches:

- Edgewater ■ DeLand ■ Merritt Island ■ Melbourne
- Orange City ■ Palm Bay ■ Port St. John ■ Rockledge
- South Daytona ■ Titusville

HOLIDAY CLOSINGS

All branches will be closed:

Monday, October 9th – Columbus Day

Thursday, November 23rd – Thanksgiving Day

Friday, November 24th – Headquarters & MFF branches will be closed.

Monday, December 25th – Christmas Day

Monday, January 1st – New Year's Day

UPCOMING SEMINARS

Launch FCU is offering the following FREE seminars. Please RSVP to seminars@launchfcu.com to reserve your spot. Please mention in the email which seminar location. Watch our website, launchfcu.com, for announcements concerning more upcoming seminars.

HOME BUYING SEMINARS

Branch/Location	Date	Time
DeLand	10/17	5:30 p.m.
Merritt Island	10/17	5:30 p.m.
Edgewater	11/7	5:30 p.m.
South Daytona	12/5	5:30 p.m.
Orange City	12/6	5:30 p.m.

CREDIT SCORE SEMINARS

Branch/Location	Date	Time
Edgewater	10/11	5:30 p.m.
Palm Bay	10/24	5:30 p.m.
Orange City	11/14	5:30 p.m.
South Daytona	11/28	5:30 p.m.
DeLand	12/12	5:30 p.m.

DIVIDENDS ESTABLISHED

Month Ending September 30, 2017

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	.20%	.20%
\$25,000 - \$49,999.99	.25%	.25%
\$50,000 - \$99,999.99	.30%	.30%
\$100,000 and up	.35%	.35%
CHECKING	.10%	.10%
IRA	.35%	.35%
HOLIDAY ACCOUNTS	.15%	.15%

October 2017

IRA	.35%	.35%
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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.

www.launchfcu.com

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



FREQUENTLY CALLED NUMBERS

Contact Center

321-455-9400, Option 3 ■ 800-662-5257, Option 3
(Inside Brevard County) (Outside Brevard County)

Loan Center

321-455-9400, Option 4 ■ 800-662-5257, Option 4
(Inside Brevard County) (Outside Brevard County)

VoiceTouch24

321-455-9400, Option 2 ■ 800-662-5257, Option 2
(Inside Brevard County) (Outside Brevard County)

Credit Card

888-691-8661 (Activation) ■ 888-891-2435 (Change PIN)
855-341-4650 (Lost/Stolen)

ATM/Debit Card

888-691-8661 (Activation) ■ 866-985-2273 (Change PIN)
855-341-4650 (Lost/Stolen)



Federally insured by NCUA