

WELCOME TO LAUNCH FCU'S HOMEADVANTAGE PROGRAM!

The only resource you'll ever need to search, buy, sell, and save!

Buying or selling a home? Don't get started without us! The Launch FCU HomeAdvantage program can help you search for a home, find a real estate agent, earn a valuable cash reward and get the financing you need all in one place!



- **SEARCH** Find the home of your dreams, research neighborhoods, crime rates, schools, and comparable properties with the same tools used by the pros.
- **BUY OR SELL** Make a connection with a top local real estate agent that was hand-picked for us when you're ready to buy or sell.
- **SAVE** Use one of our agents and earn a cash reward of 20% of the agent's commission based on the sale price of the home.*

Buying and selling a home can be a complicated process. Let us help you along the way - from start to finish - saving you time and money with these incredible resources.

Powered by CU Realty Services, the HomeAdvantage program is a no-fee, no-obligation service available to all Launch FCU members. For more details and to enroll, visit launchfcu.com's Home Buying Center. Or give one of our Mortgage Specialists a call at 321-455-9400 (inside Brevard) or 800-662-5257 (outside Brevard), option 4.



*Cash Rewards are awarded through the HomeAdvantage program to buyers and sellers who select and use a real estate agent in the HomeAdvantage network. Home buyers or sellers are not eligible for Cash Rewards if they use an agent outside this network. Cash Rewards amounts are dependent on the commissions paid to the HomeAdvantage network agent. Obtaining a mortgage or use of any specific lending institution is not a requirement to earn Cash Rewards. If you are obtaining a mortgage, your lender may have specific rules on how Cash Rewards can be paid out. Cash Rewards are available in most states; however, are void where prohibited by law or by the lender. Please consult with your lender for details that may affect you.

Average rebates shown. Apply towards closing costs or take the money outright - your choice!

HOME SALE PRICE	CASH REWARDS
\$100,000	\$600
\$200,000	\$1,200
\$300,000	\$1,800
\$400,000	\$2,400
\$500,000	\$3,000
\$600,000	\$3,600
\$700,000	\$4,200
\$800,000	\$4,800
\$900,000	\$5,400
\$1,000,000	\$6,000

OPENING SOON - ORMOND BEACH BRANCH OF LAUNCH FCU

Launch FCU expects to open its newest branch facility, in Ormond Beach, in a very short time! Located at 240 Williamson Boulevard, the branch office will feature a drive-thru, ATM, safe deposit boxes, and other conveniences for our members.



Since the groundbreaking in October, construction has been progressing rapidly. We invite you to drive by to see this location's development. Watch our website, launchfcu.com, for Ormond Beach opening announcements and information about the Grand Opening Celebration!

SHRED EVENTS SCHEDULED AT LOCAL BRANCHES

In the effort to provide more security to our members, Launch FCU has scheduled FREE Shred Days. Members may bring up to five boxes of paper material to one of these events and have it securely shredded and disposed of at 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, April 20th ■ 8:30 a.m. - 10:30 a.m.

Melbourne Branch
2200 North Wickham Road

Friday, April 27th ■ 8:30 a.m. - 10:30 a.m.

Merritt Island Branch
415 Fortenberry Road

Friday, May 4th ■ 8:30 a.m. - 10:30 a.m.

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

Friday, May 11th ■ 8:30 a.m. - 10:30 a.m.

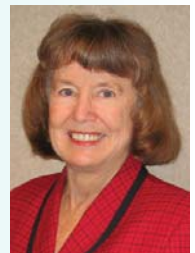
South Daytona Branch
2290 South Ridgewood Avenue

Friday, May 11th ■ 12:00 Noon - 2:00 p.m.

Orange City Branch
2277 Veterans Memorial Parkway

REMEMBERING YVONNE PARKER

Yvonne Parker, a long-time Launch FCU Board Member, recently passed away unexpectedly at her home in Titusville. We are saddened by the loss of a leader and friend.



Yvonne became a member of Launch FCU in 1977. In 1989, she was elected to become a Board Member. She served many roles on the Board throughout the years including Board Secretary, Board Chair, Board Vice-chair, Board Treasurer, and Chair of the Supervisory Committee. Yvonne retired in February 2018 from the Board with 29 years of volunteer service to Launch FCU, and will be greatly missed.

Notice of Mailing

For auditing purposes, you may receive a letter from Warren Averett, CPAs and Advisors. If you receive this letter, please follow the instructions and confirm your account balance(s). This is a legitimate mailing and your information will not be shared.

Save A Life With A Blood Drive

A Blood Drive is scheduled for the Palm Bay branch (5225 Babcock Street NE) of Launch FCU on April 25, 2018 from Noon to 5:00 p.m.

Board Members Installed at Launch FCU Annual Meeting

The Annual Meeting of the Membership was held February 21st at the Holiday Inn Titusville-KSC. The Nominating Committee nominated three candidates to fill the three vacancies on the Board of Directors. No member ran by petition and voting was not necessary.

Charles Jenkins, Jr., Mark Kratz, and Hollimarie Montijo will fill three year terms on the Board of Directors. The meeting was well-attended and enjoyed. Several members won prizes at the event.

Holiday Closings

All branches will be closed:
Monday, May 28th –
Memorial Day

DIVIDENDS ESTABLISHED Month Ending March 31, 2018

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	.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%

April 2018
IRA .35% .35%

**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.

JUST CLICK TO APPLY... YOU COULD WIN \$250

Use Launch FCU's Online Loan Application.
Apply for your loan for a chance to win \$250!*

- Apply for any vehicle loan, personal loan or credit card using the Launch FCU online web loan application
- April 1 – June 30, 2018
- You'll be entered for a chance to win \$250 CASH!*
- Go to launchfcu.com and click "Apply For A Loan", or log in to Digital Banking
- Get approved for a loan for \$1,000 or more, and you will automatically be entered into the drawing.*

Apply for a loan from Launch FCU wherever you are, at the beach, at a park or in your living room. It's fast, easy, and you can sign for it from your mobile device without ever having to go to a branch, saving you gas, time, and stress. Now through June 30, 2018, when you apply online, you may win \$250 cash!*

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. Consumer loans only; excludes real estate loans. Minimum loan amount \$1,000. Must apply online and loan must be approved and funded in order to qualify for an entry into the drawing. One entry per member. One winner will be drawn from all qualifying entries after 6/30/2018. \$5 minimum deposit required to open account. See launchfcu.com or any branch for complete rules. Launch FCU employees and Board members not eligible for drawing.



SLIDE INTO SUMMER

A Launch FCU Personal Loan Can Give You Money For Whatever You Need

Take .25% off your qualified APR* on a personal loan when you apply April 1 – June 30, 2018. Get approved today and you can slide into summer with ease!

Use it for a

- Get-Away
- Stay-cation
- Home projects
- Graduation Gift
- Anything Under the Sun

NO APPLICATION FEE*
LOW RATES*
PAYMENTS YOU CAN AFFORD!

Apply online at launchfcu.com or stop by any Launch FCU branch, or call us at
 ■ 321-455-9400, opt. 4 ■ 800-662-5257, opt. 4
(inside Brevard) (outside Brevard)

*APR = Annual Percentage Rate. Rate as low as 7.95% APR. Loans subject to credit approval. The rate you pay will be based on your credit history and approximate term. If your risk profile puts you in a higher risk category your rate may be higher. Rate and term affected by amount financed. Certain terms may not be available for all risk categories. Discount .25% off will be applied to qualified loan rate, not to go below 7.70% APR with .25% off applied. (Payment example: monthly payments on a loan with a term of 12 months at 7.95% APR would be approximately \$86.98 per \$1,000 borrowed.) 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. Offer good April 1-June 30, 2018.

Any Qualifying Real Estate Loan!



FREQUENTLY CALLED NUMBERS

Call Center

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

Lending 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)



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