

IT'S AS EASY AS 1-2-3-\$400 SAVINGS!

Save Money On Your Home Loan With Launch FCU!

- Mortgage down payment as low as **3%**.
- Purchase, Refinance, or Home Equity Line of Credit
Any Launch FCU real estate loan of \$100,000 or more!
- 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 September 30th,
finance with Launch FCU and we'll
WAIVE THE \$400 PROCESSING FEE!*



Call and schedule an appointment to talk with a member of the Mortgage Team. They'll meet you at the branch of your choice.

Apply online at launchfcu.com, stop by any Launch FCU branch, or call us at

888-726-5997

*Maximum 97% Loan-to-Value (LTV). Must be owner-occupied; primary residence or second home only. Purchase, refinance from another institution, or Home Equity Line of Credit included. Minimum loan amount \$100,000; maximum loan amount \$453,100. APR = Annual Percentage Rate. Example: for a \$100,000 loan for a term of 30 years with an interest rate of 4.75% (4.792% APR), the monthly payment will be \$521.65. 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 filer when applying for a qualifying Launch FCU real estate loan and Launch FCU will waive the \$400 processing fee; this offer is good July 1 - September 30, 2018. Cannot be combined with any other offer.

MOVED? CHANGED EMAIL? LET US KNOW

Many members change their address, phone number or email address and do not alert us. Please always make sure your information is current at Launch FCU, including your address, phone number and email. If we do not have your correct email address or home address, you will not receive your statements or email from us.

It's easy to make updates through Digital Banking: Login then go to:

- Menu
- Services
- Update contact info

If you are not enrolled in Digital Banking, please update your contact information at any branch location.

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 costs.



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

CELEBRATE 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, July through September, will be entered for a chance to win* a football party, with a flat screen television and pizza & wings, to watch the game at home.

The clock is ticking!

Get pre-approved TODAY before you buy!

Apply online at launchfcu.com

Call us at 888-220-7731

Stop by any Launch FCU branch!

- .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 a football party!
- Limited time – July 1 through September 2018 ONLY!*



*APR = Annual Percentage Rate. Loans are subject to credit approval. The rate you pay is based on credit history, term, and year of vehicle. Discount .25% off will be applied to qualified auto loan rate, not to go below 2.49% APR. (Payment example: monthly payments on a loan with a term of 48 months at 2.49% APR would be approximately \$21.92 per \$1,000 borrowed.) Vehicle must be financed using standard financing terms through Launch Federal Credit Union. Finance charge begins from date of finance and is repaid over the term. Launch FCU offers the option of deferred payments for 60 days upon vehicle finance. Offer valid 07/01/18 - 09/30/18 only. One winner drawn from all qualifying members who finance their auto loan during promotional period. Prize of a flat screen television and a \$50 gift certificate to Pizza Hut. \$5,000 minimum loan amount for drawing and rate discount. No substitution of prizes. For complete drawing rules, see any branch or www.launchfcu.com. Cannot be combined with any other offer. 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.

REMEMBERING JOANNE WILSON

Lorieta Joanne Wilson, a long-time Launch FCU Supervisory Committee Member, passed away on May 24, 2018. We are saddened by the loss of a leader and friend.



Joanne retired from NASA in 1995, after a distinguished career in the Equal Opportunity Program office. She became a member of the credit union in 1987, and later served on the Launch FCU Supervisory Committee for twelve years, including several terms as the Chair. She will be greatly missed.

Two Supply Drives Benefit Local Communities

JULY "Back to School" Supply Drive

Many area children lack materials necessary for their return to school. To help, Launch Federal Credit Union is hosting a "Back To School" supply drive at all branch locations during the month of July. Members are invited to bring donations of new school supplies.

Donation boxes are located at each branch. 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.

AUGUST Pet Supply Drive

Area animal shelters often struggle to feed and care for the pets in their facilities. To help, Launch Federal Credit Union is hosting a pet supply drive at all branch locations during the month of August. These donations will benefit the Brevard and Halifax Humane Societies.

Shelters request donations of new pet and cleaning supplies, and especially animal food. Bring in your donations of new pet supplies from August 1st through August 31st, and help animals in need.

Holiday Closings

All branches will be closed:
Wednesday, July 4th – Independence Day
Monday, September 3rd – Labor Day

WELCOME TO LAUNCH'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.



THE MATH IS EASY WITH A BACK TO SCHOOL LOAN FROM LAUNCH FCU

Going back to school can be expensive. Whether it's a new backpack and shoes for the whole family or a dorm room makeover, Launch FCU can help with a personal loan special that will SAVE you money.

Take .25% off your qualified APR* on a personal loan when you apply
July 1 – September 30, 2018.

Apply online at launchfcu.com, stop by any Launch FCU branch, or call us at

844-639-4353

*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. Payment and term affected by amount financed. Certain terms may not be available for all risk categories. Minimum loan amount \$1,000. Discount .25% off will be applied to qualified loan rate, not to go below 7.95% 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.) New money only; no internal refinances. 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 July 1-September 30, 2018. Cannot be combined with any other offer.



CALL FOR NOMINATIONS — July 1 - August 15, 2018

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

For the year 2019, there are four vacancies to be filled on our Board of Directors. Those members in good standing who wish to be nominated should submit a resume via email to boardrecruitment@launchfcu.com by close of business August 15, 2018. Those nominated may be required to attend an orientation.

DIVIDENDS ESTABLISHED Month Ending June 30, 2018

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%

July 2018

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.

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