

Go beyond with Launch CU

APPLY ONLINE TODAY!

launchcu.com

Locations

VOLUSIA COUNTY

Ormond Beach ■ 240 Williamson Boulevard South Daytona ■ 2290 S. Ridgewood Ave.

DeLand ■ 301 W. New York Ave.

Orange City 2277 Veterans Memorial Pkwy. Edgewater ■ 2810 S. Ridgewood Ave.

BREVARD COUNTY

Titusville-Singleton ■ 90 S. Singleton Ave. **Titusville-U.S. 1** ■ 3950 S. Washington Ave.

Port St. John ■ 7347 N. Hwy. U.S. 1

Merritt Island ■ 415 Fortenberry Road

Rockledge = 3300 Murrell Road

Melbourne-Wickham ■ 2200 N. Wickham Road Melbourne-Babcock ■ 685 S. Babcock Street

West Melbourne ■ 4301 Norfolk Parkway Palm Bay ■ 5225 Babcock St. NE

Restricted Access Branches

KSC Central Campus Building Room 1243, Kennedy Space Center **KSC Multi-Function Facility**

Room 102, Kennedy Space Center Cape Canaveral SFS

Room 1435, E & L Building 1704

321-455-9400 800-662-5257

(inside Brevard)

(outside Brevard)

Launch CU is open to everyone who lives, works, worships, or attends school in the counties we serve.

Federally insured by NCUA











REV APR 2022

You Save, We Match!

Just one more way Launch is helping you GO BEYOND!



Launch is making it even easier to become a homeowner with our **First Time Homebuyers Savings Program.**

When **YOU SAVE** a minimum of \$100 each month for 12 consecutive months, **WE MATCH** your \$100 monthly contribution for a total of \$1200.

Interested in saving more? When **YOU SAVE** a minimum of \$100 each month for 18 consecutive months, **WE MATCH** your \$100 monthly contribution for a maximum of 18 months and a total of \$1800!

- A First Time Homebuyer is determined by the United States Department of Housing and Urban Development (HUD) as anyone not having an ownership interest in a home in the past 3 years.
- Member must contribute a minimum of \$100 each month for a minimum of 12 consecutive months for Launch CU to match.
- Launch CU will match a maximum of \$100 a month for 12-18 months (Example: if you save \$100 for 14 consecutive months, we will match \$1400).
- For Launch CU to match, savings must be contributed to the First Time Homebuyers Savings Account for a minimum of 12 consecutive months; if you miss a month contributing, you must start over.
- You cannot make any withdrawals on the First Time Homebuyers Savings Account.
- A There is no expiration date for the First Time Homebuyers Savings Account.
- There is no penalty if you decide to take the money out and not use for a down payment or closing costs on a home.
- You can only use ONE First Time Homebuyers Savings Account for a Mortgage transaction. (Example: a husband and wife cannot each open a First Time Homebuyers Savings account and use both on the one Purchase.
- The mortgage loan must originate and close with Launch CU to qualify for matching funds.

For First Time Homebuyers Savings Accounts, if you make a minimum deposit of \$100.00 each month and maintain it in the account for the first 12 to 18 consecutive months after the account is opened and qualify for a mortgage, the Credit Union will match the deposit amount up to a maximum between \$1,200.00 (for 12 months) and \$1,800.00 (for 18 months) or the applicable matching amount for months between 12 and 18. To be eligible for the matching amount, the mortgage loan must originate and close with the Credit Union. The matching funds will be provided as a credit at the time the mortgage loan is closed. If you do not meet the qualifications, the matching funds will not be provided. Must qualify as a 1st time home buyer in accordance with US Department of Housing and Urban Development guidelines. Programs, rates, terms, and conditions are subject to change without notice at any time. \$5 deposit required to join; open to everyone who lives, works, worships, or attends school in the counties we serve. NMLS# 407506