

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.

Ormond Beach
240 Williamson Blvd.

South Daytona
2290 S. Ridgewood Ave.

BREVARD

Melbourne - Babcock
685 South Babcock Street

Melbourne - Wickham
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 - Singleton
90 S. Singleton Ave.

Titusville - U.S. 1
3950 S. Washington Ave.

West Melbourne
4301 Norfolk Parkway

RESTRICTED ACCESS

Cape Canaveral Space Force Station*
E&L Bldg., Room 1435
Cape Canaveral SFS
M-F 8:00 a.m.-4:00 p.m.

KSC Central Campus Building*
M7-0301, Room 1022
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
M-Th 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

TRANSFER YOUR HIGH-RATE
BALANCE TO A LAUNCH CU VISA
CREDIT CARD AND SAVE:

If you have a Launch CU Visa Platinum or Rewards credit card, you have the chance to save money! Just transfer your current high interest rate credit card balance to your Launch Visa® credit card between January 1 and February 28, 2023. Enjoy 3.90% APR* for 6 billing cycles with NO balance transfer fee. After that, your standard APR will apply. You could save \$312 in interest***!

If you have store cards or cards issued by other companies, most of your monthly payment may be going towards paying high interest rates. At Launch, we offer a low, non-variable APR to our most valuable members - which saves you on interest when compared with other rates in the market!

Requesting your balance transfer is EASY!

- 1 Log into digital banking at launchcu.com
- 2 Click on the credit card tile.
- 3 Under "Account Services" tab, select Balance Transfer, then complete your information and submit.

If you don't have a Launch CU card, then apply today at launchcu.com, call or visit any branch. If you have questions about this offer please call us at 321-455-9400 (inside Brevard County) or 800-662-5257 (outside Brevard County).

*3.90% Promotional APR (Annual Percentage Rate) applied exclusively on Balance Transfers for 6 billing cycles. Rates are subject to change based on market conditions and borrower eligibility. Offer ends February 28, 2023. **Example above assumes the interest savings against average credit card rate of 17.25% APR vs Launch Credit Union promotional rate of 3.90% APR Interest 6 months, than 8.90% APR standard rate for remaining 6 months of 12 month illustration. Illustration savings in interest is based on a balance transfer of \$3,000. Balance transfers and cash advances do not receive Rewards points.

★ ★ ★ HOLIDAY CLOSINGS ★ ★ ★



All branches will be closed:
Observed Monday, January 2nd – New Year's Day
Monday, January 16th – Martin Luther King, Jr. Day
Monday, February 20th – President's Day

DIVIDENDS ESTABLISHED Month ending Dec. 31, 2022

Savings & Business Savings	Current Rates	APY*
\$5.00 - \$199.99 (minor accts)	.05%	.05%
\$200 - \$2,499.99	.05%	.05%
\$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%

**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 launchcu.com, call 321-455-9400 or 800-662-5257, or inquire at your local branch for current rates.

Money Market Account	Current Rates	APY*
\$2,500 - \$9,999	.80%	.80%
\$10,000 - \$24,999.99	.80%	.80%
\$25,000 - \$49,999.99	.90%	.90%
\$50,000 - \$99,999.99	.90%	.90%
\$100,000 - \$249,999	1.05%	1.06%
\$250,000 and up	1.10.%	1.11%
Dividend Bearing Checking	.10%	.10%
Holiday Account	.30%	.30%
First Time Homebuyers Savings	.30%	.30%
IRA Savings Accounts (Jan. 1, 2023)	.50%	.50%

Visit our website at www.launchcu.com

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

NMLS #407506

Enroll in TEXTING
for Your Chance
to Win \$100

When you opt in to Launch CU's
texting, you'll automatically be
entered into a
random monthly
drawing to win
\$100. Scan the QR
code to begin!



*By opting into text communications, you are agreeing to receive updates from Launch Credit Union. Standard message & data rates apply. To stop communications, text STOP. No purchase necessary. Only one entry per person. See official contest rates on launchcu.com for more details.

Annual Privacy Notice

Please review the annual Privacy Policy included with your statement. This policy can also be viewed at launchcu.com



FREQUENTLY CALLED NUMBERS

Contact Center

321-455-9400, Option 0 ■ 800-662-5257, Option 0
(Inside Brevard County) (Outside Brevard County)

Lending Center

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

Automated Response System

321-455-9400, Option 1 ■ 800-662-5257, Option 1
(Inside Brevard County) (Outside Brevard County)

Credit Card

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

ATM/Debit Card

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



Federally insured by NCUA



USE YOUR HOME'S EQUITY TO FINANCE YOUR DREAMS
An Ideal Solution for Home Improvement.

Do you need money for that home improvement project you have been putting off, or to help you pay off medical bills? Do you simply want to consolidate your higher-rate debt into one easy-to-manage payment? A home equity line of credit from Launch CU could be the perfect solution.

Today's increased home values means you likely have enough equity in your home to be able to use that to your advantage. With a home equity line of credit, (HELOC), your home's equity gives you the power to take control over how much you borrow and when. One of the best features of a HELOC is that you only have to pay interest on the amount that you borrow, not the total amount of the loan. Since HELOCs are backed by the equity you have in your home, their interest rates are typically lower than other types of loans. A HELOC may also provide you with certain tax advantages; however, you should consult with your tax adviser to determine how a HELOC may benefit you.



Home Equity products can be confusing, but they don't have to be. Give us a call at 321-456-5439 (inside Brevard) or 800-662-5257 (outside Brevard) or come visit us at any one of our convenient branch offices and let's talk about which product is right for you.

CD RATES ARE CLIMBING! DON'T GET F.O.M.O!

Have you seen our Launch Certificate of Deposit (CD) rates lately? Now is the time to open a Certificate, sit back and watch your savings grow. Don't get a "case of FOMO" (fear of missing out). Unlike the stock market, Certificates allow you to grow your money with a locked-in rate of return and maximum security. Launch offers a variety of terms and great fixed rates so saving is simple and secure. It's all the reward, minus the risk*.

- Terms starting at 6 months
- Minimum balance starting at \$1,000
- The dividend rate and annual percentage yield (APR) are fixed and in effect for the term of the certificate
- Dividends will be compounded monthly and credited on the last day of the month

How to open your Certificate:

1. Visit any branch location
2. Book an appointment
3. Call 321-455-9400 (inside Brevard) or 800-662-5257 (outside Brevard)

With a CD from Launch, you can sit back, relax, and watch your savings grow knowing your funds are federally insured by the NCUA.

*The dividend rate and annual percentage yield (APY) are fixed an in effect for the term of the certificate. The APY is based on the assumption that the dividend will remain in the certificate until maturity. Dividends will be compounded monthly and credited on the last day of the month. Rates are in effect as of 08/10/2022 and subject to change. Penalties may be imposed for early withdrawal.



ANNUAL NOTICE REGARDING NON-VISA PIN LESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number, or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference

to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Launch CU affiliated networks. These transactions are enabled through the Presto and Pulse networks.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure, will not apply to transactions processed through non-Visa networks.

Please contact Launch CU with any questions you may have regarding this notice.

ANNUAL MEETING AND INSTALLATION OF BOARD MEMBERS

The Annual Meeting of the Membership will feature installation of the new Board members. Dominic Morgese, Eric Ostarly, and Dan Sicchio will be elected by acclamation at the Annual Meeting.

The Annual Meeting is Wednesday, February 22, 2023 at 5:30 p.m. and will be held virtually. Information on how to register to attend online will be communicated through emails and on the launchcu.com website. Instructions for how to join, participate, and vote during the virtual meeting will be included.

PLAN AHEAD WITH A 2023 HOLIDAY CLUB ACCOUNT

Was your holiday list longer than you expected? Get back on track for the next holiday season by opening a Holiday Club Account. This is a special savings account where you can set money aside all year long. Then in November, you'll already have your shopping money set aside.



You can make deposits at any branch drive-thru or through Digital Banking. Contact us to open your Holiday Club Account today.

Matures the last business day of October. Entire balance transfers into savings account. Automatically renews the first business day of November. Penalty applies for any early withdrawal.



HELPING YOU MAKE SMART FINANCIAL CHOICES

How many times have you said "I wish I had known that" when it comes to financial decisions? Launch CU is dedicated to providing you with financial resources to help you reach your goals in life. That's why we've partnered with "It's a Money Thing." The program has a library of easy to understand, engaging videos to help you learn more than just managing your money. Topics range from How to boost your Credit Score, to Buying vs. Leasing a new car, Strategies for Debt Repayment, How to Spot Scams and so much more. New videos are released periodically to keep you growing into a successful and financially smart consumer. These videos can be viewed by visiting our website at launchcu.com/financial-education, or visiting our YouTube Channel.

LAUNCH PRESENTS REAL ESTATE INFORMATION DAYS

Visit a Launch branch during a special Real Estate Information Day! Talk to a Launch Home Loan Specialist and a preferred Realtor. Get information about real estate loans and the real estate market, all in one place. All Real Estate Information Days are from 12 p.m. to 3 p.m.



January 2023
Friday, Jan. 6 – Titusville-Singleton
Friday, Jan. 13 – Edgewater
Friday, Jan. 20 – Titusville-US 1
Friday Jan. 27 – South Daytona

February 2023
Friday, Feb. 3 – Rockledge
Friday, Feb. 10 – Merritt Island
Friday, Feb. 17 – West Melbourne
Friday, Feb 24 – Orange City

March 2023
Friday, Mar. 3 – DeLand
Friday, Mar. 10 – Port St. John
Friday, Mar. 17 – Ormond Beach and Melbourne-Babcock
Friday, Mar. 24 – Melbourne Wickham
Friday, Mar. 31 – Palm Bay

CYBER SCAMS

Video games are a popular pastime for people across the world. Even if you've never played video games, you've probably heard of games like Legend of Zelda, Minecraft, FIFA, or Call of Duty. Cybercriminals are taking advantage of the growing popularity of video games by creating scams to steal your sensitive information.

Free Downloads May Contain Malware

Cybercriminals post free downloads of popular video games to lure you in. If you download the file, it may contain malicious files in addition to the game. Most commonly, cybercriminals use malware that allows them to download additional malware on your device without you knowing. Then, they can use this malware to monitor your computer activity and steal your sensitive information, such as your bank information or login credentials.



Cybercriminals Sell Your Digital Items

Downloads aren't the only way cybercriminals may be targeting you. Many video games allow you to use real money to buy digital credits, which are referred to as "in-game currency." You can exchange in-game currency for special game items. Cybercriminals target players with high-value items and use techniques such as phishing emails to try to steal your login credentials. If cybercriminals obtain your login credentials, they can send your in-game items to their own accounts. Then, they can auction and sell your items to other players.

What Can I Do to Stay Safe?

Don't fall for video game scams! Follow the tips below to stay safe:

- Never download files from an unverified source. A file that looks legitimate and runs properly can still contain malware.
- Always think before you click. Cyberattacks are designed to catch you off guard and trigger you to click impulsively so cybercriminals can obtain your sensitive information.
- Enable multi-factor authentication (MFA) on your accounts when available. MFA adds a layer of security by requiring that you provide additional verification to log in to your account.

(Credit: The KnowBe4Security Team, KnowBe4.com)

ARE YOU INTERESTED IN A CAREER WITH LAUNCH CU?

Launch CU values each and every employee. As our credit union continues to grow, we're always looking for smart, talented, motivated individuals to join our team!



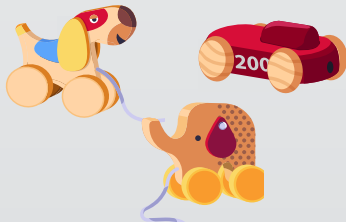
- Competitive pay
- Excellent benefits
- Comprehensive training
- Positive work environment
- Career advancement opportunities

Visit launchcu.com/go-beyond/employment to see open positions and all the benefits of a Launch career.

Launch is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, disability or veteran status.

Your Home's Equity Has Probably Never Been HIGHER!

Ask us how you can borrow from it for whatever reason you may need money!



Launch CU Members Donate to Toys for Tots

As a way of giving back to our local communities, all Launch branches participated in our annual Toys for Tots toy drive. To make it even easier for members to drop off donations, Launch hosted drive-thru events at all our branches, and members didn't even have to leave their vehicles to drop off their donations. Thanks to you, many local children woke up Christmas morning with a bundle of toys under their tree!

