

OCTOBER 2020

INTRODUCING A NEW LAUNCH BRANCH IN MELBOURNE



Located at:
685 South Babcock Street
South of Apollo Boulevard ■ Near the Melbourne Airport

Launch has expanded in Melbourne! Located at 685 South Babcock Street, just south of the Apollo Boulevard intersection, the branch features a drive-thru, ATM, safe deposit boxes, and other conveniences for our members. If you wish to use the branch for help with a loan or for a transaction that can't be carried out in the drive-thru, please use the appointment tool on launchcu.com. It will help you schedule an appointment with a Member Service Representative at a time convenient for you.

Launch hosted a virtual ribbon cutting event viewable live on our Launch Facebook, Instagram and Linked In pages. Members were treated to free boxed lunches through the drive-thru, courtesy of Double D's BBQ of Rockledge. Launch also made a donation to 2nd Harvest Food Bank as part of our grand opening celebration.

To see a video of your new Melbourne Babcock branch, visit the Launch CU YouTube channel, where Branch Manager Tracey Johnson gives a complete tour and introduces her staff. This new branch makes it the 16th Launch branch, now with a total of 8 branches in Brevard, three at the Space Center, and 5 in Volusia.

LAUNCH PREMIERS REAL ESTATE INVESTMENT LENDING

Are you thinking of purchasing a property for investment purposes? Launch CU has partnered with Member Business Financial Services (MBFS) to provide loan servicing for business lending.

Whether you are looking to buy a property as a source of rental income or you are a real estate investor looking to refinance your investment, Launch Credit Union, in partnership with MBFS, can help!

Get started today by contacting MBFS Relationship Manager.
Leroi Sanchez ■ 407-615-9374 ■ lsanchez@mbfs.org

Program Highlights

- 1-4 Family Residential Properties
- Easy qualification process
- We offer refinances and purchases
- No pre-payment penalties

Key Features

- LTV up to 75%
- FICO 680+
- Max Loan Term 15 years
- 25 Year amortization
- Interest rate adjusts every 5 years
- Balloon payment at year 15



Only a \$5 minimum deposit required to open account and become a Launch CU member. You can open an account if you live, work, worship, or attend school in the counties we serve. Programs, rates, terms, and conditions are subject to change without notice at any time.

A CHANGE OF SCENERY IS JUST WHAT THE DOCTOR ORDERED!

If you're ready to enjoy the open road, let Launch finance your wheels! Financing is fast and easy.

- .50% off* your qualified rate on any motorcycle or RV loan!*
- October 1 - December 31, 2020 ONLY!*

Apply online at launchcu.com, or call us at 321-455-9400, opt. 3 (inside Brevard) or 800-662-5257, opt. 3 (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 CU member. You can open an account if you live, work, worship, or attend school in the counties we serve. Discount .50% off will be applied to qualified loan rate, not to go below 2.99% APR for motorcycles (payment example: monthly payments on a loan with a term of 48 months at 2.99% APR would be approximately \$22.13 per \$1,000 borrowed) or below 5.49% APR for recreational vehicles (payment example: monthly payments on a loan with a term of 60 months at 5.49% APR would be approximately \$19.10 per \$1,000 borrowed). Minimum loan amount \$10,000. Offer valid 10/01/20 - 12/31/20 only. Cannot be combined with any other offer. May be a purchase or a refinance from another lender. Loans currently financed with Launch not included in promotion.

APPLY FOR YOUR LAUNCH LOAN ONLINE!

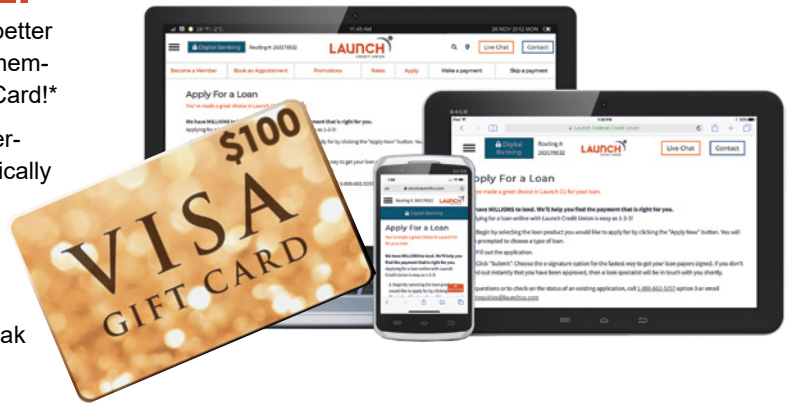
Launch makes it fast and easy to apply for any loan and there's no better time than now! Each month, Launch will randomly draw one lucky member who applies for a consumer loan online to win a \$100 Visa Gift Card!*

Apply for any consumer loan on our website including auto loans, personal loans or a credit card. If your loan is funded, you'll be automatically entered for a chance to win!

Apply from your computer, tablet or mobile phone!

It's fast, easy, and saves you a call or trip to the credit union!

Visit the Loan Promotions tab on our website for more details or speak to a representative.



*Loans subject to credit approval. Minimum loan amount to be entered into the drawing is \$1,000. Loan must be approved and funded in order to qualify for an entry. One entry per member; must have Launch account. Real estate loans do not qualify for an entry. See official rules for more details.

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, 2020. Your Holiday Account will remain open.

BLOOD DRIVE

Launch Credit Union will host a blood drive at the NEW Melbourne-Babcock branch on October 15th! The One Blood Big Red Bus will be parked at the branch to take blood donations between 10:00 a.m. and 3:00 p.m. One Blood will have gifts for all participants, and people who donate will be entered into a drawing for a Launch CU gift bag. Come to the branch at 685 South Babcock Street to help your community.



BUY, DON'T RENT

If you are currently renting, or have ever considered refinancing your current mortgage to save money, now is the time.

Mortgage rates continue to be at an all time low, and if you're renting, you may actually save money by buying.



Our team of mortgage specialists can help you every step of the way, from matching you with a realtor, to helping you choose your mortgage term.

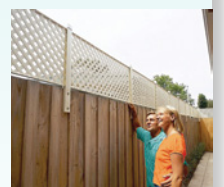
Your best first step is to get pre-qualified so when you find the right house, you're ready to make an offer. Apply online today at launchcu.com, or call us at 800-662-5257 or 321-455-9400.

GROW YOUR BUSINESS BY OFFERING YOUR CUSTOMERS LAUNCH'S MERCHANT LENDING PROGRAM!

Partnering with Launch is a great way to grow your business. Our Merchant Lending program can boost your productivity with finance plans that meet your customers' needs. Launch offers fixed rate installment loans with low payments and promotional plans.

Other Benefits Include:

- No application or start up fees
- Competitive rates
- Quick turnaround time on credit decisions
- Customers can be pre-approved by applying from the link from your website
- Easy portal to navigate
- Get your customers approved while they are shopping
- Approvals are vendor-specific
- Full spectrum credit lending
- Your company's name will be on the Launch website as an approved vendor (free advertisement)



For more information on our Merchant Lending Program, email merchantinfo@launchcu.com.

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 2021, there are four 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 four members. These members are Percy Cohrs, Chuck Jenkins, Holli Montijo, and Linda South.

Percy Cohrs

Percy, recently retired, was the Chief Information Security Officer with Health First. His team was responsible for IT Security, Business Continuity and Access Management functions. Prior to his position with Health First, Percy worked at the Walt Disney Company. He held several positions there with the latest as a Director for the Risk and Compliance Programs.

Percy has a Master's of Business Administration degree, University of Central Florida; Bachelor of Science in Computer Science and Mathematics, Minnesota State University. Percy was a Certified Business Continuity Professional (CBCP), Disaster Recovery Institute; A Certified Information Security Manager (CISM), ISACA; and Payment Card Industry (PCI), Board of Advisors. Percy currently chairs the Delivery Channels Committee.



Chuck Jenkins

Chuck has been with NASA for 35 years and currently serves as the Supervisor of Computer Systems. This branch is 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.

Chuck has served over nine years on the Board of Directors for Launch CU, serving in all the officer positions, as well as on the Supervisory and Nominating Committees. Chuck is currently the Board Chair.



Holli Montijo

Holli is the North American Global Performance Manager at Alstom Transportation in Melbourne. In this position, she is responsible for ensuring global performance management (planning, project/program management/KPIs, methods & tools and workload management) and leads continuous improvement initiatives for the region. Previous positions include engineering program manager, operations manager and is a six-sigma black belt.

Holli has a Masters of Business Administration and a Bachelor of Arts in Political Science and Economics. At Launch CU, Holli has served as an Associate Board Member, member of the Supervisory Committee and currently is a board member serving as Chair of the Board Development Committee, and a member of the Finance Committee.



Linda South

Linda is retired from the City of Melbourne as the Director Management Services where she oversaw HR, IT, Internal Audit and Facilities. Previously, her positions included the Executive Director at CareerSource Brevard and the Agency Head for Florida's Department of Management Services.

Linda has an MBA and a Bachelor's degree in Professional Administration. She lives in Merritt Island and currently serves as a member of the Board Development and the Delivery Channels Committees. She was previously an Associate Board Member and a member of the Supervisory Committee.



HOLIDAY SHOPPING THAT'LL MAKE YOU SMILE!

**Let Launch Help You SMILE
Through The Holidays!**

*Whether it's a vacation, educational expenses,
holiday fun, or anything else you need,
Launch may be able to help.*

- Take **.50%** off your qualified APR* on a personal loan up to 12 months
- **October 1 - December 31, 2020**

**Apply online at launchcu.com,
use our online appointment tool to make an
appointment at a branch, or call us at
321-455-9400, option 3 (inside Brevard County) or
800-662-5257, option 3 (outside Brevard County)**

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

*APR = Annual Percentage Rate. Rate as low as 8.25% 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, maximum loan amount \$5,000. Maximum term of loan is twelve months. Discount .50% off will be applied to qualified loan rate, not to go below 8.25% APR with .50% off applied. (Payment example: monthly payments on a loan with a term of 12 months at 8.25% APR would be approximately \$87.11 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 CU member. You can open an account if you live, work, worship, or attend school in the counties that we serve. Offer good Oct. 1- Dec. 31, 2020. Cannot be combined with any other offer.



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
3950 S. Washington Ave.

West Melbourne
4301 Norfolk Parkway

RESTRICTED ACCESS

Cape Canaveral Air Force Station*
E&L Bldg., Room 1435
Cape Canaveral AFS
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
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

3... 2... 1... BLAST OFF

With Your Launch Visa Platinum Rewards Credit Card!

Reward Points are **OUTTA THIS WORLD** now through December 31, 2020.

You can earn up to **TRIPLE** Rewards points!

BLAST OFF WITH UP TO 3 TIMES THE POINTS!

Use your Launch Visa Platinum Rewards Credit Card
between October 1 and December 31, 2020.

EARN

- **3 points for every dollar** spent on gas purchases
- **2 points for every dollar** spent on online purchases, and
- **1 point for every dollar** spent on every day purchases

BLAST OFF with your Launch Visa Platinum Rewards Credit Card!

DON'T HAVE A REWARDS CARD YET?

Apply online at launchcu.com, use our online appointment tool to make an appointment at a branch, or call us at **321-455-9400, option 3 (inside Brevard County) or 800-662-5257, option 3 (outside Brevard County)**

*Earn 3 points for every dollar spent on gas purchases, 2 points for every dollar spent on online purchases, and 1 point for every dollar spent on every day purchases when you use your Launch Visa Platinum Rewards Credit Card between October 1, 2020 and December 31, 2020. Merchant category must be classified to qualify. Balance Transfers, Cash Advances, returns, finance charges, all fees including foreign transaction fees and payment protection charges are not eligible for this promotion. Points may take up to two cycles to post. Offer ends December 31, 2020. 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 member. You can open an account if you live, work, worship or attend school in one of the counties Launch serves.

HOLIDAY CLOSINGS

Monday, October 12th – Columbus Day
Wednesday, November 11th - Veterans' Day
Thursday, November 26th – Thanksgiving Day
Friday, November 27th – Central Campus, MFF & CCAFS branches will be closed.
Thursday, December 24th – All branches will close at 2:00 p.m.
Friday, December 25th – Christmas Day
Thursday, December 31st – All branches will close at 2:00 p.m.
Friday, January 1st – New Year's Day

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

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

Publix. Presto!

DIVIDENDS ESTABLISHED Month Ending Sept. 30, 2020

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	.05%	.05%
\$10,000 - \$24,999.99	.05%	.05%
\$25,000 - \$49,999.99	.10%	.10%
\$50,000 - \$99,999.99	.15%	.15%
\$100,000 and up	.20%	.20%

*"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	.10%	.10%
\$10,000 - \$24,999.99	.10%	.10%
\$25,000 - \$49,999.99	.15%	.15%
\$50,000 - \$99,999.99	.20%	.20%
\$100,000 - \$249,999	.25%	.25%
\$250,000 and up	.30%	.30%
Dividend Bearing Checking	.05%	.05%
Holiday Account	.15%	.15%
IRA Savings Accounts (Oct. 2020)	.20%	.20h%

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



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)

