

OCTOBER 2021

shore lines

A QUARTERLY NEWSLETTER OF LAUNCH CREDIT UNION

REFINANCE GAME ON! SCORE UP TO \$200*

Is Your Vehicle Loan Somewhere Else?
Bring It To Launch Through Oct. 31, 2021
for these **SPECIAL PLAYS!**

Refinance \$10,000 to \$20,000 – **Receive \$100 bonus!**

Refinance over \$20,000 – **Receive \$200 bonus!**

Tackle – .25% APR* off your qualified rate!
Score – 60 days deferred payments*

Chance to **WIN**

A TAILGATE party* with a BIG SCREEN TV and a
\$100 Pizza Hut Gift Card

■ Apply online at launchcu.com or at a branch

■ Call us at

321-455-9400, option 3 (inside Brevard County) or

800-662-5257, option 3 (outside Brevard County)



*APR = Annual Percentage Rate. Special offers apply to auto, boat, RV and motorcycle loans refinanced from another lender to Launch. 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 areas we serve. New membership accounts are subject to account opening requirements. Discount .25% off will be applied to qualified loan rate, not to go below 2.99% APR for autos and 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 3.79% APR for recreational vehicles and boats (payment example: monthly payments on a loan with a term of 60 months at 3.79% APR would be approximately \$18.33 per \$1,000 borrowed.) Launch offers the option of 60 days deferred payments upon vehicle or boat refinance. \$10,000 minimum loan amount for bonus offer. Loans of \$10,000 to \$20,000 receive \$100 bonus. Loans over \$20,000 receive \$200 bonus. Vehicle must be financed using standard financing terms through Launch Credit Union. If an alternate rate other than the qualified loan rate is given, the amount of the bonus will be forfeited. Finance charge begins from date of refinance and is repaid over the term. Offer valid 09/01/21 - 10/31/21 only. Cannot be combined with any other offer. Car, truck, RV, boat, and motorcycle loans currently financed at Launch CU are not eligible for this promotion. \$100 or \$200 incentive for refinancing will be deposited into member's savings account within 30 days of loan closing. One winner drawn from all qualifying members who refinance their vehicle loan during promotional period. Prize of a 50" flat screen television and a \$100 gift certificate to Pizza Hut. \$10,000 minimum loan amount for drawing and rate discount. No substitution of prizes. For complete drawing rules, see any branch or www.launchcu.com. Member is responsible for taxes associated with bonus and prize for winner. Bonus and prize for winner will be reported on 1099-INT tax form.

PERSONAL SERVICE PROFESSIONAL ADVICE.



When it comes to making decisions about
your financial future, you want a partner: an
experienced, knowledgeable professional
who takes the time to understand your
family's unique needs and goals.
That's the Credit Union Way.
Contact me today to get started.



Jim King

Financial Advisor

Office 321-456-5317

jim.king@cunamutual.com

The Launch Retirement & Investment Services
Program

Located at:

Launch Credit Union

415 Fortenberry Road

Merritt Island, FL 32952

LAUNCH | RETIREMENT AND
INVESTMENT SERVICES

Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America.

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HELP US GROW!

Refer a Friend to Launch and You'll BOTH get \$25!



1. Give your friend the Refer A Friend form to bring in when they open their new Savings and Checking Account.
2. If opening online, new member must note in comment box "Referred by" and mention friend's name and phone number.
3. Your friend will receive \$25 in their new Savings
4. You'll receive your \$25 in your Launch Savings account
5. Offer good October 1st – December 31, 2021.

Offer good October 1-Dec 31, 2021. \$5 minimum deposit required to open account. New member must open a Savings and Checking account. Referring members and new members will receive \$25 incentive into their Launch Savings accounts after 60 days if all accounts are open, active and in good standing. Must be a member for a minimum of five days before you can refer a new member and receive the bonus. Cannot be combined with any other offer. Checking Accounts require credit approval. Must be 18 years or older to participate. Members are responsible for any taxes on bonus. Bonus will be reported on tax form 1099-INT. Launch CU employees and their immediate family are not eligible for the bonus. Membership conditions apply. Offer is subject to change or discontinue at any time.

REFER A FRIEND TO LAUNCH CU!

Current Launch Member's Name:

Phone:

I'm referring my friend

to become a Launch member

Branch: Please forward form to Marketing Dept.

TAKE A BITE OUT OF HOLIDAY SHOPPING WITH A LAUNCH PERSONAL LOAN

Christmas gifts? Family vacation?
New furniture?

Use a Launch Personal Loan for whatever
you need this holiday season.

- .50% off your qualified APR*
- Minimum \$5,000 Personal Loan
- November 1 – December 31, 2021



Apply online, at any branch, or call us!

*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 \$5,000. Maximum term of loan is 36 months. Discount will be applied to qualified loan rate, not to go below 8.25% APR. (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 November 1 - December 31, 2021. Cannot be combined with any other offer.

HELP YOUR COMMUNITY WITH LAUNCH CU DONATION DRIVES

Every year Launch CU holds charity collection drives to help folks in need around Brevard and Volusia counties. Join us in assisting others during difficult times.

NOVEMBER

FOOD DRIVE to benefit
SECOND HARVEST FOOD BANK
November 1ST - 30TH
Donate non-perishable food at any
Launch branch!

DECEMBER

TOY DRIVE to benefit TOYS FOR TOTS
December 1ST - 15TH
Donate new, packaged toys at any
branch.

NEW TITUSVILLE BRANCH COMING SOON

Launch is expanding in Titusville! With high member traffic at our Titusville location on U.S. 1, Launch has known that a second Titusville branch would help us serve our members better. Located at 90 South Singleton Avenue, just off of Garden Street a little east of I-95, and directly south of Walgreens, the branch will feature a drive-thru, ATM, and other conveniences for our members.

Construction of the building is expected to progress rapidly. Watch our website for Titusville-Singleton announcements and information!



HOME LOAN INFORMATION DAYS

Visit Launch CU branches on special days to get information about Launch Real Estate loans, and talk to a Home Advantage realtor about the home market.



October

Friday, Oct. 8TH – Edgewater
Wednesday, Oct. 13TH – Merritt Island
Friday, Oct. 22ND – Orange City
Friday, Oct. 29TH – Titusville

November

Friday, Nov. 5TH – Melbourne-Babcock
Friday, Nov. 19TH – Melbourne-Wickham

December

Friday, Dec. 3RD – Palm Bay
Wednesday, Dec. 8TH – Rockledge
Friday, Dec. 10TH – Port St. John

COMING TO YOUR MAILBOX... NEW "TAP TO PAY" CARDS

Soon you'll be able to tap to pay with your Launch Credit Union Visa contactless chip card! The Launch Platinum Visa Credit Cards, Launch Rewards Platinum Visa Credit Cards, and Launch Visa Debit Cards are being reissued with chips that add a "tap to pay" option whenever offered by a merchant. These new cards will provide Launch CU cardholders a secure, convenient, and touch-free way to pay. Just look for the Contactless Symbol at checkout, then tap your card on the terminal and be on your way!



Credit cards were reissued in September, and debit cards will be reissued soon. Be sure to activate your new card as soon as it arrives. We look forward to providing our members with this new, secure and faster method of payment.

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 2022, there are three 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 three members. These members are Lonnie Blocker, Marilyn Cherubini, and Linda South.

Lonnie Blocker

Lonnie retired from NASA as a Resources Manager at Kennedy Space Center. He was Chief of the Project Integration Branch in the Shuttle Logistics Operations Directorate. After Lonnie retired from NASA he taught mathematics at Cambridge Elementary Magnet School and Ronald McNair Middle School, both in Brevard County.

Lonnie is a Deacon and Trustee of the Metropolitan Baptist Church in Cocoa. He is a former member of the Brevard County Family Counseling Centers and Brevard County Child Care Association's Board of Directors.

Lonnie has been a member of the Board of Directors for over twenty-five years and has served as Acting President/CEO of Launch CU as well as other officer positions on the Board. Lonnie currently serves on the Delivery Channels and Finance Committees.



Marilyn Cherubini

Marilyn has a Bachelor of Science degree from Ohio University and certified in teaching. She holds a Master of Science degree from FSU in Administration and Supervision. Marilyn is a Certified Credit Union Director (CCD). She worked as a teacher, school administrator, and district administrator.

Marilyn is a member of the Supervisory Committee for the Academy of Finance at University High School in Orange City. She was instrumental in establishing a student branch of Launch CU at Spruce Creek High School and at UHS.

Marilyn has actively served in all officer positions on the Board of Directors for Launch CU as a member and chair. Marilyn currently serves on the Board as Secretary and serves on the Delivery Channels, Board Development, Finance and Executive Committees.



Linda South

Linda is retired from a diverse executive career that included public and private enterprises. She spent the last 12 years in the public sector, including the City of Melbourne as the Director of Management Services where she oversaw HR, IT, Internal Audit and Facilities. Previously, her positions included the Executive Director at CareerSource Brevard and as Secretary for Florida's Department of Management Services.

Linda has a Master of Business Administration from Rollins College. She lives in Merritt Island and currently serves as Chair of the Delivery Channels Committee and on the Board Development and Business Loans Committees.



NO TRICKS, JUST TREATS

■ Apply for your Launch CU Visa Credit Card
October 1 – December 30, 2021

■ TREAT yourself to \$100!** when you spend at least \$1500
(in the first two billing cycles)

■ Choose from Platinum or our REWARDS Visa Credit Card

Apply online at launchcu.com, over the phone or at any branch.

FAST approval ■ EASY application process ■ SAVE with low rates

Visit our website for details and to see a comparison of our two GREAT Visa Credit Cards



*Subject to credit approval. The rate you pay is based on credit history. APR = Annual Percentage Rate. Rewards Card holder earns 1 point for every dollar on purchases made with Launch Visa Platinum Rewards Card. Balance transfers and cash advances do not earn points. Points will be deducted for return purchases. Points are rounded to nearest whole number. Redeemable balance of points will be forfeited if account is delinquent or over limit for 2 billing cycles. Points will be forfeited if account is statused bankrupt, closed or revoked. Unredeemed points expire in 36 months. Refer to your Launch Rewards Terms and Conditions. Federally insured by NCUA.
**\$100 will be credited to your Visa Credit Card statement after spending at least \$1,500 in the first two billing cycles. Returns will be deducted from purchase balance. Statement credit will apply after statement cycle where \$1,500 purchases was completed.

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

*Coming soon to S. Singleton Ave.
in Titusville!*

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
T-W During Lunch

University High School*
1000 W. Rhode Island Ave.
Orange City, FL
T-Th During Lunch

Administration*
300 S. Plumosa Street
Merritt Island, Florida, 32952

*No Drive-thru

REAL ESTATE INVESTMENT LENDING WITH LAUNCH

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 ■ Isanchez@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.

HOLIDAY CLOSINGS

Monday, October 11TH – Columbus Day

Thursday, November 11TH - Veterans' Day

Thursday, November 25TH – Thanksgiving Day

Friday, November 26TH – Central Campus, MFF & CCSFS branches will be closed.

Friday, December 24TH – All branches will close at 2:00 p.m.

Friday, December 31ST – All branches will close at 2:00 p.m.

DIVIDENDS ESTABLISHED Month ending Sept. 30, 2021

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. 1, 2021)	.20%	.20%

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



MBFS Relationship Manager

Leroi Sanchez

407-615-9374

Isanchez@mbfs.org

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, 2021. Your Holiday Account will remain open.



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

