

APRIL 2022

# shore lines

A QUARTERLY NEWSLETTER OF LAUNCH CREDIT UNION

## LOOK WHAT'S COMING... A 2<sup>ND</sup> TITUSVILLE BRANCH!



**90 South Singleton Avenue**

*Watch our new building go up,  
and check our website at [launchcu.com](http://launchcu.com)  
for information about opening!*

## FRAUD ALERT

Be on Alert 24/7 for fraud! Launch will never call, text or email you asking for identifying information i.e.: account numbers, PIN #s or Secure Access Codes. If you receive a call like this, DO NOT provide any information.

Please treat it as suspicious and call our Contact Center at 321-455-9400. Be vigilant at monitoring your account(s) for any suspicious activity. We always strive to protect our members from fraudsters.



## REMEMBERING LONNIE BLOCKER

Lonnie Blocker, a long-time Launch CU Board Member, recently passed away following a short illness. We are saddened by the loss of a leader and friend.

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

Lonnie was a member of the Board of Directors for over twenty-seven years and temporarily served as Acting President/CEO of Launch CU. He held many positions on the Launch Board of Directors, and served on numerous Board Committees. His investment and dedication to Kennedy Space Center Federal Credit Union, now Launch Credit Union, through the years has been inspirational. He will be greatly missed.



## LAUNCH PET SUPPLY DRIVE TO BENEFIT LOCAL ANIMAL SHELTERS

From April 1st through May 15th, Launch will be collecting for local animal shelters. Members may donate non-perishable, unopened animal food or new animal bedding, supplies, and toys at any branch. Other appreciated items are cleaning and office supplies.

Donations collected in Brevard County will be donated to Brevard County Human Society. Donations collected in Volusia County will be donated to Halifax Humane Society.







COMING IN MAY...

## Exciting Enhancements To Digital Banking!

**Make sure your personal information is current!**

Log into Digital Banking to make sure your address, phone numbers and email are up to date!

On PC: In Digital Banking, from the menu, choose "Services", then "Update Contact Info."

In Mobile Banking: Use "Update Info" button on the main screen.

**Watch our website and your emails for all you need to know.**

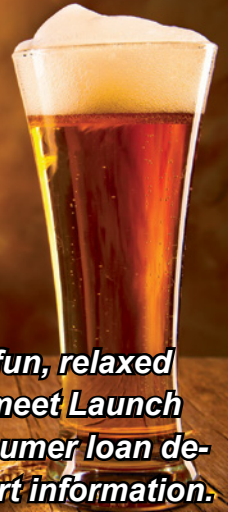
## NOTICE OF CHANGE IN LAUNCH CU SCHEDULE OF FEES AND CHARGES

Effective May 1, 2022, changes in the fee schedule will be implemented.

The Elite Checking Account monthly fee is increased to \$10, and the minimum balance to avoid the service fee is increased to \$1,000. The Out of Network ATM balance inquiry/transfer/withdrawal fees have increased to \$2.50.

## LAGERS & LOANS

**Date:** April 28th  
**Time:** 5 pm – 7 pm  
**Place:** Hyderhead Brewery  
142 W. Georgia Ave.  
DeLand, FL 32720



*Get all your loan questions answered in a fun, relaxed environment! Enjoy a free beer while you meet Launch representatives in the real estate and consumer loan departments, who can provide you with expert information.*



## LAUNCH PRESENTS REAL ESTATE INFORMATION DAYS

Visit a Launch branch during a special Real Estate Information Day! Talk to a Launch Mortgage Specialist and a Home-Advantage 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.

### April 2022

Friday, April 1 – Titusville-U.S. 1  
Friday, April 1 – Edgewater  
Friday, April 8 – DeLand  
Friday, April 15 – West Melbourne  
Friday, April 29 – Orange City

### May 2022

Friday, May 6 – Melbourne-Wickham  
Friday, May 13 – Port St. John  
Friday, May 20 – Merritt Island  
Friday, May 27 – South Daytona

### June 2022

Friday, June 3 – Rockledge  
Friday, June 10 – Melbourne-Babcock  
Friday, June 17 – Palm Bay  
Friday, June 24 – Ormond Beach

## TAKING CARE OF BUSINESSES... EVERY DAY!

Launch now offers lending options specifically to help our local small businesses **GROW!**

If you own a local business, ask about our new **Merchant Lending** program, which offers finance plans that meet your customers' needs. Choose from fixed rate installment loans with low payments and promotional plans. Get your customers approved for a loan for your product while they are in your shop. For more information on our Merchant Lending Program, email [merchantinfo@launchcu.com](mailto:merchantinfo@launchcu.com).

If you are a small business and need money to grow, ask about our **Small Business Loans**.

Launch has partnered with NU Direction lending to assist our members with small business loans where they may not have real estate as collateral. Businesses should be open for two years or more, and we offer a fast turnaround time of five to six business days on loans from \$25,000 to \$250,000. Launch also offers additional SBA lending options for startup companies, term loans perfect for purchasing vehicles, equipment or furnishings, and Commercial Real Estate lending.

For more information, visit our website today at [launchcu.com/business-banking/business-loans](http://launchcu.com/business-banking/business-loans) or contact us at 800-662-5257, option 3.





## DIGITAL BANKING CHANGES YOU'VE BEEN ASKING FOR!

Launch CU has partnered with an industry leading provider in Digital Banking to enhance the platform for our financial services.

These exciting changes will take place in May 2022. We are taking Digital Banking to the next level by providing featured enhancements, you have been asking for!

**Card Controls** – Set up Alerts, and customized controls on Transaction Types, Limits, Locations and Merchants. Also, Card activation, Travel Notices and turning the card On/Off.

**Savings Goals** – Financial Wellness - Create a financial savings goal in which you can set up a category, amount, and target completion date to save for. Add an image to help create excitement for saving.

**Zelle** – The Zelle Network is a digital payments network that serves a diverse network of over 2,500 financial institutions, government entities, and payment companies.

**Snapshot** – Snapshot allows you to view your account(s) balances at a glance on your mobile phone without logging fully into Digital Banking on the app. Snapshot must be turned on within the app's settings before you can view your accounts.

Although the enhanced platform will provide members with many additional features to make it easier to bank anywhere, anytime; the Direct Pay option will no longer be available and the following current functions will need to be setup on the enhanced platform again:

- Converted Personalized Account Nicknames
- Linked Member to Member (one time and recurring transfer) accounts
- Linked external accounts for viewing balances and transactions only
  - *Linked external accounts for transfers will continue to be available*

Digital Banking downtime will be minimal for you. Our employees have been working diligently to provide you with features for an improved Digital Banking experience! Watch our website, emails, and social media for more information.

## BOARD MEMBERS INSTALLED AT LAUNCH CU ANNUAL MEETING

The Annual Meeting of the Membership was held February 23rd, in the lobby of the Merritt Island branch. The Nominating Committee nominated three candidates to fill the three vacancies on the Board of Directors; Lonnie Blocker, Marilyn Cherubini, and Linda South. Due to the unfortunate death of Lonnie Blocker, in accordance with the Credit Union Bylaws, Connie Morice was nominated for the open position. The three nominated candidates were elected via acclamation.

The meeting was open to all credit union members, and was planned to comply with CDC guidelines for member safety and social distancing.

## SPRING CLEAN Your Finances with a Personal Loan from LAUNCH!

**Take .25%\* off your qualified personal loan rate when you apply for at least \$5,000.**

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

**.25%\* off your qualified APR\* on a personal loan of \$5,000-\$20,000**

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

**Apply online at [launchcu.com](https://launchcu.com) or call us at 321-455-9400, option 3 (inside Brevard County) OR 800-662-5257, option 3 (outside Brevard County)**

\*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 loan amount \$20,000. Discount .25% off will be applied to qualified loan rate, not to go below 8.25% APR with .25% 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 April 1 – June 30, 2022. Cannot be combined with any other offer.

## LAUNCH ANNOUNCES SHRED DAYS

Launch CU has scheduled six FREE Shred Days. Members may bring up to five boxes of paper material to one of these events and have it securely shredded and disposed of at no charge.

Do NOT include any plastic, such as plastic bags or CDs, and no metal or garbage. Remove metal and binder clips. However, it is not necessary to remove staples. No material may be left at the branch; shred will only be accepted during the event. In order to adhere to safety measures, all shred material must be boxed or bagged, and left in your trunk. Please remain in your vehicle and a Launch representative will remove the shred from your trunk.

**Friday, April 22 ■ 8:30 a.m. - 10:30 a.m. ■ Melbourne-Wickham Branch**

**Wednesday, April 27 ■ 8:30 a.m. - 10:30 a.m. ■ Port St. John Branch**

**Wednesday, May 4 ■ 8:30 a.m. - 10:30 a.m. ■ Merritt Island Branch**

**Friday, May 6 ■ 8:30 a.m. - 10:30 a.m. ■ South Daytona Branch**

**Wednesday, May 11 ■ 8:30 a.m. - 10:30 a.m. ■ Ormond Beach Branch**

**Friday, May 13 ■ 8:30 a.m. - 10:30 a.m. ■ Orange City Branch**

## 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

## NOTICE OF MAILING

For auditing purposes, you may receive a letter from Warren Averett, CPAs and Advisors. If you receive this letter, please follow the instructions and confirm your account balance(s). This is a legitimate mailing and your information will not be shared.

## 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/](http://launchcu.com/go-beyond/employment/) to see open positions and all the benefits of a Launch career!

*Launch is an equal opportunity employer.*

## HOLIDAY CLOSINGS

*All branches will be closed:*

**Monday, May 30<sup>th</sup>** – Memorial Day

**Monday, June 20<sup>th</sup>** – In observation of Juneteenth

### DIVIDENDS ESTABLISHED Month ending March 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	.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](http://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%
First Time Homebuyers Savings	.15%	.15%
Holiday Account	.15%	.15%
IRA Savings Accounts (Oct. 1, 2021)	.20%	.20%

Visit our website at [www.launchcu.com](http://www.launchcu.com)

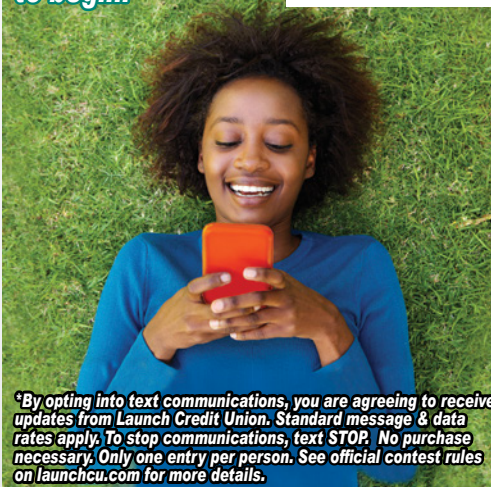
- Apply for a loan ■ View locations and phone numbers
- Enroll in Digital Banking ■ And much more!

**NMLS #407506**

## Enroll in TEXTING for Your Chance to Win a \$100 Amazon Gift Card!

*When you opt in to Launch CU's texting,  
you'll automatically be entered into a  
random monthly  
drawing to win a  
\$100 Amazon gift card.*

*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 rules on [launchcu.com](http://launchcu.com) for more details.



### 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

