

**LAUNCH** IS CELEBRATING ITS  
CREDIT UNION



The 60th Anniversary Specials and Offers are **FAR OUT!**



**.60%** off APR<sup>1</sup> on an Auto/Boat/RV Loan Rate



**.60%** off APR<sup>2</sup> on a Personal Loan Rate



**.60%** off the qualified APR<sup>3</sup> on any Fixed Rate Home Equity Line of Credit



**\$60** for any new member in April who opens a new Savings and Checking Account<sup>4</sup>



**JOIN US**

for an Antique Car Show at the Merritt Island Branch parking lot!

Saturday, April 29th ■ 10 a.m. to 2 p.m.

Food Trucks ■ Face Painting ■ Music

Drawing for a 60-inch TV and Mini Jukebox ■ and MORE!

**321-455-9400 ■ launchcu.com**

<sup>1</sup>APR = Annual Percentage Rate. Special offers apply to auto, boat, RV and motorcycle loans purchased or 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. Discount .60% off will be applied to qualified loan rate, not to go below 5.25% APR for autos and motorcycles (payment example: monthly payments on a loan with a term of 48 months at 5.25% APR would be approximately \$23.15 per \$1,000 borrowed) or below 7.99% APR for recreational vehicles and boats. \$10,000 minimum loan amount for special offer. Vehicle must be financed using standard financing terms through Launch Credit Union. Finance charge begins from date of refinance and is repaid over the term. Offer valid 04/01/23 - 05/31/23 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.

<sup>2</sup>Rate as low as 9.99% 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 .60% off will be applied to qualified loan rate, not to go below 9.99% APR with .60% off applied (Payment example: monthly payments on a loan with a term of 12 months at 9.99% APR would be approximately \$87.90 per \$1,000 borrowed). Rates and terms may change at any time and without notice. New money only; no internal refinances. Savings account required for loan.

<sup>3</sup>Rate as of 03/10/2023 as low as 6.00% APR. The interest rate and APR's are subject to change without notice. (Payment example: monthly payments on a HELOC loan at 6.375% APR would be approximately \$975.38.) The payment example includes principal and interest only. Payment estimates are based on a loan in the amount \$50,000. The rate you pay will be based on your credit history. If your risk profile puts you in a higher risk category your rate may be higher. Closing Fees required only if an appraisal of your home is required. Appraisal fee is paid up front. The maximum loan to value ratio of the 1st and 2nd mortgages combined cannot exceed 80% of the appraisal if required or 110% of the tax assessment. The maximum loan amount is \$250,000. Read additional disclosure information.

<sup>4</sup>\$5 deposit required to open account and obtain bonus. Open to anyone who lives, works, worships, or attends school in the counties we serve. New membership accounts are subject to account opening requirements and approval. Must open both savings and checking accounts. APY = Annual Percentage Yield. Minimum APY on savings accounts .05% as of 03/13/2023. Bonus of \$60 deposited into member savings account after 60 days of account opening. Member is responsible for taxes associated with bonus. Amount of bonus will be reported on 1099-INT tax form. An Early Closing Fee of \$10 will be applicable to any accounts closed within 6 months.

AFTER-HOURS EVENT

# HOMEOWNER UNIVERSITY

Launch CU has premiered a series of after-hours events to provide our members with the most complete information about purchasing real estate. Experts will be on hand to answer all of your real estate questions, and could include:

- Launch Lending Specialist ■ Preferred Realtor ■ Title Agent
- Homeowners' Insurance Agent ■ Home Inspector

Events run from 5:30 p.m. to 7:00 p.m. Enter for your chance to win a \$50 Home Depot Gift Card!

## UPCOMING EVENTS

Tuesday, April 4<sup>TH</sup> ■ Titusville-U.S. 1 Branch ■ 3950 S. Washington Avenue, Titusville, FL 32780

Tuesday, June 6<sup>TH</sup> ■ Edgewater Branch ■ 2810 S Ridgewood Ave., Edgewater, FL 32141

Tuesday, August 8<sup>TH</sup> ■ Merritt Island Branch ■ 415 Fortenberry Road, Merritt Island, FL 32952

ATTENDANCE IS FREE, BUT SPACE IS LIMITED AND PRE-REGISTRATION IS REQUIRED.  
VISIT THE LAUNCH CU EVENTS CALENDAR AT [LAUNCHCU.COM](http://LAUNCHCU.COM) TO REGISTER FOR THE NEXT EVENT!



## 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 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.

### April 2023

- Friday, April 7 – Edgewater
- Friday, April 14 – Titusville-Singleton
- Friday, April 21 – Titusville-U.S. 1
- Friday, April 28 – South Daytona

### May 2023

- Friday, May 5 – Orange City
- Friday, May 12 – Rockledge
- Friday, May 19 – DeLand
- Friday, May 26 – Merritt Island

### June 2023

- Friday, June 2 – Port St. John
- Friday, June 9 – Palm Bay
- Friday, June 16 – Ormond Beach
- Friday, June 23 – Melbourne Wickham
- Friday, June 30 – West Melbourne

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

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

If you own a local business, ask about our **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 offers both 7(a) Small Business Administration Loan (SBA Loan) and 504 SBA Loan Program (Purchase Commercial Building).

We offer quick turnaround, with the average Launch CU loan closing between 30-60 days and Borrower/Lender communication throughout the process to manage timeline and expectations. Launch also offers 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.



# VACAY YOUR WAY

Launch wants you to VACAY YOUR WAY for a chance to win \$250!

Whether you play tourist in your own town, explore the outdoors, fly the skies, or catch a train, your vacay could equal CASH!

- Use your Launch Visa Credit Card\* in April, May, and June 2023 when you VACAY!
  - Earn 1 entry for every \$100 you spend on vacation related travel
  - 1 winner each month (3 winners total) will win a \$250 Statement Credit

**Don't have a Launch CU Credit Card yet? Apply online at [launchcu.com](https://launchcu.com)!**

\*This offer is not transferrable. A qualified transaction is a transaction of at least \$100 spend on vacation related travel on your Launch CU Visa Platinum or Rewards Credit Card made between April 1 and June 30th, 2023. Receive one entry for every \$100 qualified spend for a chance drawing for 1 of 3 \$250 Statement Credits. Balance Transfers, Cash Advances, returns, finance charges, all fees including foreign transition fees and payment protection charges are not eligible for this promotion. Members who have met the qualification criteria are eligible for this promotion. Launch CU employees, their immediate families, and Board members are not eligible for drawing. Maximum statement credit is \$250. Subject to your available credit limit. Foreign transaction fee of 1.00% of each multiple transaction in US Dollars and 1.00% of each single currency transaction. Credit card approval depends on creditworthiness and other qualifications. See our terms and disclosures on the website for more details. Savings account required to open a credit card. \$5 minimum opening deposit required to open account. You must live, work, worship, or attend school in the counties we serve to become a member. Account must remain in good standing to receive statement credit. For those who qualify, the statement credit will be posted to your Launch CU Platinum or Rewards Visa account balance within two billing cycles after the promotion concludes on June 30th, 2023. Statement credit is not considered as a payment. Member is responsible for taxes associated with \$250 statement credit. \$250 statement credit will be reported on 1099-INT tax form. No purchase necessary to enter. See contest rules for complete details. Federally insured by NCUA.

## HOW ARE WE DOING? GIVE LAUNCH YOUR FEEDBACK.

We are a local credit union that values the input of our members. We know our members have financial goals, and that's why we are here. It's part of our Mission



Statement. It's part of why we exist. We hear stories from our members every day about how Launch has been able to help them reach their financial goals. We'd love to hear from you! Your review could win you \$100!\*



\*Monthly drawing for \$100 drawn from all respondents who complete share their story; prize will be deposited into member savings account. One winner per month. Winner will be notified by telephone number on record. Contest can end at any time. No purchase necessary to enter. Other restrictions may apply. See Official Contest Rules for more details. Member is responsible for taxes associated with prize for winner. Prize for winner will be reported on 1099-MISC tax form.

## 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](https://launchcu.com) for more details.

## LAUNCH ANNOUNCES SHRED DAYS

Launch CU has scheduled six FREE Shred Days. Members and the public 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 28** ■ 8:30 a.m. - 10:30 a.m. ■ Merritt Island Branch

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

**Monday, May 8** ■ 1:00 p.m. - 3:00 p.m. ■ Orange City Branch

**Friday, May 12** ■ 8:30 a.m. - 10:30 a.m. ■ Rockledge Post Office, 3000 Murrell Rd, Rockledge, FL 32955

(Please note, this location is NOT at a Launch CU branch.)

**Monday, May 15** ■ 8:30 a.m. - 10:30 a.m. ■ Port St. John Branch

**Monday, May 15** ■ 1:00 p.m. - 3:00 p.m. ■ Melbourne-Wickham 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 - 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  
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

# 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.



## HOLIDAY CLOSINGS

All branches will be closed:

Monday, May 29<sup>th</sup> – Memorial Day

Monday, June 19<sup>th</sup> – Juneteenth

## DIVIDENDS ESTABLISHED Month ending March 31, 2023

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](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	.95%	.95%
\$10,000 - \$24,999.99	.95%	.95%
\$25,000 - \$49,999.99	1.15%	1.15%
\$50,000 - \$99,999.99	1.20%	1.20%
\$100,000 - \$249,999	1.25%	1.25%
\$250,000 and up	1.30%	1.30%
Dividend Bearing Checking	.10%	.10%
Holiday Account	.30%	.30%
First Time Homebuyers Savings	.30%	.30%
IRA Savings Accounts (Apr. 1, 2023)	.75%	.75%

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

## BOARD MEMBERS

# INSTALLED AT LAUNCH CU ANNUAL MEETING

The Annual meeting of the Membership was held virtually on February 22, 2023. The Nominating Committee nominated three candidates to fill three Vacancies on the Board of Directors: Dominic Morgese, Eric Ostarly, and Dan Sicchio. The three Candidates were elected via acclamation.

The meeting was open to all credit union members to join virtually via GoToMeeting.

## 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.



### 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

www.launchcu.com