

GROWING TOGETHER COAST TO COAST

We are excited to announce that the Board of Directors of Launch Credit Union has signed an agreement to merge with Suncoast Credit Union. This strategic partnership brings together two well-respected, member-owned financial institutions serving communities across Florida. Launch is a strong and healthy organization, and this merger strengthens our ability to support members and make a bigger impact in the communities we serve now and well into the future.

Suncoast Credit Union, like Launch, is equally committed to their members, communities, and employees. Founded in 1934, it is the largest credit union in the state of Florida, and the 10th largest in the United States based on its \$19.2 billion in assets. Suncoast Credit Union currently operates 79 full-service branches and serves more than 1.3 million members across Florida.

Although Launch will keep its name temporarily after the merger, eventually the combined organization will operate under the Suncoast Credit Union name. **There will be no job losses or branch closures because of the merger.**

What to Expect Next

As a valued Launch Credit Union member, your online banking access, checks, debit card, and account number will remain unchanged for now. As the merger moves forward, there will be enhancements and changes. However, rest assured, we will keep you updated every step of the way, ensure you receive plenty of notice of changes and get the same great service you have always received.

Now and in the future, your deposits will be federally insured by the National Credit Union Share Insurance Fund (NCUSIF).

Why This Partnership Matters to You

By joining forces, we are better positioned to compete and share resources to better adapt to your evolving financial needs. This partnership allows us to:

- **Expand Your Access:** You will gain more branch locations and a broader reach as we grow to serve even more communities across the state.
- **Enhance Your Tools:** By pooling our resources and expertise, we can continue to innovate and deliver value and the service you deserve.
- **Strengthen Our Communities:** Together, we can expand our impact and increase our investment in the local communities we serve.
- **Create Long-Term Stability:** A well-positioned organization with the scale and resources to support members now and into the future.



What is the Process

The merger application has been submitted to the regulators for review. Upon receiving regulatory approval, Launch Credit Union Members will be asked to vote on the merger. Members will receive notices and ballots later in the process with the applicable directions and due dates. We anticipate this occurring in the 2nd quarter of 2026.

We're committed to keeping you informed along the way. As the process continues, Launch Credit Union will share important notices, dates, and events. If you do have any questions, please email memberquestions@launchcu.com. We look forward to embarking on this exciting next chapter with you!

LAUNCH ANNOUNCES SHRED DAYS

Launch CU has scheduled **three 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.

PLEASE NOTE: The Rockledge Shred Event will be held at the Post Office.

Wednesday, April 22

8:30 a.m. - 10:30 a.m.

Port St. John Branch ■ 7347 N. Hwy. U.S. 1

Wednesday, April 29

8:30 a.m. - 10:30 a.m.

Orange City Branch ■ 2277 Veterans Memorial Pkwy.

Thursday, April 30

8:30 a.m. - 10:30 a.m.

ROCKLEDGE POST OFFICE ■ 3000 Murrell Rd.
Just north of Rockledge Launch CU Branch

CELEBRATE CREDIT UNION YOUTH MONTH WITH LAUNCH CU

Encouraging young people to learn financial responsibility is an important goal for Launch CU! We are celebrating Credit Union Youth Month in April with a special account opening offer.

Anyone 18 and under who opens a savings account in April gets \$50 deposited in their account*

Parents, now is the time to open your child's account with Launch CU and start them on a lifetime of good financial decisions!

* "APY" means "annual percentage yield". \$5 minimum deposit required to open an account for new members. To become a member, individuals must live, work, worship, or attend school in the counties we serve. New membership accounts are subject to account opening requirements and approval. To qualify for the bonus, the new member must open a savings account. The new account must be opened between April 1 and May 10, 2026. Bonus of \$50 will be deposited in new Launch CU Savings Account within 5 business days. Savings Accounts must be active and in good standing to receive \$50. \$10 account closure fee if closed before 6 months. Minors under 18 years old must have a parent, grandparent, or legal guardian as a joint owner, who shall be jointly liable for any activity on the account. Offer can be terminated or changed at any time. Member is responsible for taxes associated with bonus. Amount of bonus will be reported on 1099-INT tax form.



JOIN US FOR OUR SMART START: YOUTH FINANCIAL EDUCATION NIGHT!

We're hosting two events covering the same great topics—choose the **date and location** that works best for you. During this interactive session, we'll discuss **comparing payment cards** and **responsible credit card usage**, helping young members understand how to make smart financial decisions.

Plus, attendees can enjoy:

- **Drawing for an Amazon gift card***
- **FREE Launch CU swag backpack for attendees 18 & under**
- **Free pizza (registration is required)**

Ages 12 and up. Parents/guardians are welcome and encouraged to attend with their youth. Attendance is free, but space and pizza are limited, so registration is required.

When: Tuesday, April 28th
Time: 5:30 PM – 7:00 PM
Location: Launch Credit Union
2277 Veterans Memorial Highway
Orange City, FL 32763
Topic: Comparing Payment Cards,
Responsible Credit Card Usage



When: Thursday, April 30th
Time: 5:30 PM – 7:00 PM
Location: Titusville YMCA
2400 Harrison Street
Titusville, FL 32780
Topic: Comparing Payment Cards,
Responsible Credit Card Usage



*Drawing prize of \$50 Amazon Gift Card will take place immediately after each event. To qualify, the winner must enter at the Smart Start: Youth Financial Education Night event. Launch CU employees, their immediate families, and Board members are not eligible for drawing. Winner will be contacted by telephone. If winner cannot be reached within 3 days of drawing, a secondary winner will be drawn. No substitution of prizes; approximate prize value of \$50. Amazon is not affiliated with Launch CU or responsible for this drawing. All taxes on prizes are the responsibility of the winner. It is the responsibility of the winner to report any winnings as income to the IRS.

IN YOUR COMMUNITY

Launch Credit Union is proud to support local civic groups and charities in their efforts. We invite our members to join our team as they participate.

April 18th - In observance of Mental Health Awareness in May, Launch is sponsoring and participating in the **Move For It 5K**, benefiting "To Write Love On Her Arms".

Join our team!



April 25th - **Space Coast Heart Walk**, benefiting the American Heart Association.

Join our team!



Lower Your Mortgage Rate When You Set Up Automatic Deposits!

Set up or use an existing automatic deposit to **SAVE 0.25%*** off your qualified mortgage or home equity line of credit (HELOC) rate when you apply between April 1, 2026, and June 30, 2026



Why Choose Launch Advantage Mortgage?

- Lower your mortgage or HELOC rate simply by setting up or using an existing qualified direct deposit and utilize the many other benefits that come along with a membership at Launch CU.
- Get rewarded whether you're buying a home, refinancing, or using your home's equity with a HELOC.
- Easy setup and ongoing savings.
- Launch services mortgages in-house.

Key Features:

- Automatic Deposit Requirement: Must set up or use an existing automatic deposit of at least \$1,000 per month into your account.
- Eligible Transactions: Available for home purchases, mortgage refinances, and HELOCs.
- Rate Reduction Benefit: Receive a 0.25%* interest rate reduction on qualified mortgage or HELOC rate.
- Launch-to-Launch Refinance Requirement: To qualify for a 0.25%* rate reduction, a minimum cash-out amount of \$25,000 is required for a Refinance, or a minimum initial advance of \$25,000 must be taken on HELOCs.

Call Your Mortgage Specialist Today at 800-662-5257, opt. 4

*Programs, rates, terms, and conditions are subject to change without notice at any time. Special available when you apply between April 1, 2026 and June 30, 2026. Savings account required for loan. Only a \$5 minimum deposit is required to open an account and become a Launch CU member. You can become a member if you live, work, worship, or attend school in the counties we serve. The rate you pay will be based on your credit history. Save 0.25% off your qualified mortgage or HELOC rate. Qualified direct deposits are income-based electronic deposits such as those from payroll, annuity, Social Security, or pension income. Transfers between accounts, mobile deposits, or check deposits do not qualify.

If your risk profile puts you in a higher risk category your rate may be higher. Your APR will vary based on your final loan amount and finance charges, not to go below floor rate. This rate promo may not be combined with other rate reduction promotions. Second Mortgage (Home Equity Loan) is not eligible. APR means Annual Percentage Rate. Available for new purchase, refinance, or HELOC. Launch to Launch Refinances and HELOC's must include a minimum of \$25,000+cash out. Offer is available for a limited time and subject to change without notice.

Vacay Your Way!

Don't have a
Launch CU Credit Card?
Apply at launchcu.com!

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/or June 2026 when you VACAY!
- Earn one entry for every \$100 you spend on vacation related travel*
- Three lucky winners receive a **\$500** Statement Credit*

So, what are you waiting for? Your perfect vacay could get even better with some extra cash in your pocket!



*This offer is not transferable. 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 30, 2026. Business cards are not included in this promotion. Receive one entry for every \$100 qualified spend for a chance drawing for 1 of 3 \$500 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 \$500. 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. 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 from the time of purchase through the date the statement credit is awarded in order 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 30, 2026. Statement credit is not considered as a payment. Member is responsible for taxes associated with \$500 statement credit. \$500 statement credit will be reported on 1099-INT tax form. See contest rules for complete details. Federally insured by NCUA.

Cruise Into Summer With An Auto Loan From Launch CU!



Ready to hit the road in a new ride? NOW through June, **Launch Credit Union** is helping you Go Beyond with low auto loan rates, exclusive perks, and up to **\$300 cash back!***

CASH BACK*:

- Loan amount \$15,000 – \$24,999 = **\$100**
- Loan amount \$25,000 – \$49,999 = **\$200**
- Loan amount \$50,000 + = **\$300**

Plus, enjoy these additional benefits*:

- **0.25% off*** your qualified loan rate
(not to go below the floor rate)
- **Lien Recording Fee waived**
- **No payments for 60 days**



Don't stall – this limited-time offer won't last! Use promo code: **GOBEYONDAUTO**
Visit any Launch CU branch, call 800-662-5257, or apply online at launchcu.com

*APR = Annual Percentage Rate. Special offers apply to auto 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. A \$5 minimum deposit is required to open an account for new members. To become a member, individuals must live, work, worship, or attend school in the counties we serve. New membership accounts are subject to account opening requirements and approval. Discount: 25% off will be applied to qualified loan rate, not to go below 4.99% APR for auto and motorcycle payment example: monthly payments on a loan with a term of 48 months at 4.99% APR would be approximately \$23.02 per \$1,000 borrowed. \$15,000 minimum loan amount for \$100 bonus and rate discount. \$25,000 minimum loan amount for \$200 bonus and rate discount. \$50,000 minimum loan amount for \$300 bonus and rate discount. Auto and motorcycle loans must be financed/refinanced using standard financing terms through Launch Credit Union. Finance charge begins from date of finance/refinance and is repaid over the term. Launch CU offers the option of deferred payments for 60 days upon vehicle finance/refinance. Offer valid 04/01/2026 – 06/30/2026 only. Cannot be combined with any other offer. One bonus payment per loan. Rates current as of April 01, 2026, and rates may change at any time without notice. Auto and motorcycle loans currently financed at Launch CU are not eligible for this promotion. Incentive will be deposited into member's savings account within 30 days of loan closing if the accounts are in good standing. Members are responsible for taxes associate with bonus. The amount of the bonus will be reported on 1099-INT tax form.

BRANCH HOURS

M - TH 9:00 A.M. - 5:00 P.M.
FRIDAY 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.

Pine Ridge High School*
926 Howland Blvd.
Deltona, FL
T-W During Lunch

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 or log into digital banking to review your account activity. Be vigilant about 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 25th – Memorial Day
Friday, June 19th – Juneteenth

DIVIDENDS ESTABLISHED Month ending March 31, 2026

Consumer Savings	Current Dividend Rates	Current APY*
\$25.00 - \$199.99	0.05%	0.05%
\$200 - \$2,499.99	0.05%	0.05%
\$2,500 - \$9,999.99	0.10%	0.10%
\$10,000 - \$24,999.99	0.10%	0.10%
\$25,000 - \$49,999.99	0.15%	0.15%
\$50,000 - \$99,999.99	0.20%	0.20%
\$100,000 and up	0.25%	0.25%

*"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 are subject to change. Please see launchcu.com, call 321-455-9400 or 800-662-5257, or inquire at your local branch for current rates.

Consumer High Yield Savings/ Money Market Account	Current Dividend Rates	Current APY*
\$2,500 - \$9,999	0.70%	0.70%
\$10,000 - \$24,999.99	0.80%	0.80%
\$25,000 - \$49,999.99	0.90%	0.90%
\$50,000 - \$99,999.99	1.00%	1.00%
\$100,000 - \$249,999.99	1.05%	1.06%
\$250,000 - \$499,999.99	1.15%	1.16%
\$500,000 - \$999,999.99	1.35%	1.36%
\$1,000,000 and up	1.60%	1.61%
Dividend Bearing Checking	0.10%	0.10%
<i>(Dividends only earned on daily balances of \$1,000 or more.)</i>		
First Time Homebuyers Savings	0.30%	0.30%
Holiday Account	0.30%	0.30%
IRA Savings Accounts	0.75%	0.75%
<i>(Declared April 1, 2026)</i>		

"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 are subject to change. Please see launchcu.com, call 321-455-9400 or 800-662-5257, or inquire at your local branch for current rates. *Minor accounts only.

BOARD MEMBERS INSTALLED AT LAUNCH CU ANNUAL MEETING

The Annual Meeting of the Membership was held on Wednesday, February 25, 2026. The Nominating Committee nominated four candidates to fill four Vacancies on the Board of Directors: Dominic Morgese, Dan Sicchio, Eric Ostarly and Stuart Dawley. The four candidates were elected via acclamation.

The Meeting, held at the Holiday Inn Titusville, was open to all credit union members to join.

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)

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

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

Mortgage Department
321-455-9400, Option 4 ■ 800-662-5257, Option 4
(Inside Brevard County) (Outside Brevard County)

Lending Center
321-455-9400, Option 5 ■ 800-662-5257, Option 5
(Inside Brevard County) (Outside Brevard County)

Business Services
321-455-9400, Option 8 ■ 800-662-5257, Option 8
(Inside Brevard County) (Outside Brevard County)

Credit Card and ATM/Debit Card
888-691-8661 ■ 888-891-2435 ■ 855-341-4650
(Activation) (Change PIN) (Lost/Stolen)

Retirement and Investments
Jim King: 321-456-5317
Priscilla Guillen-Cadet: 321-456-5318

**Visit our website at
launchcu.com**

- Apply for a loan
- View locations & phone numbers
- Enroll in Digital Banking ■ Much more!

NMLS #407506



Federally insured by NCUA