

PAYMENT AND PAYROLL SOLUTIONS AVAILABLE FOR BUSINESS

Services and products available to Launch Credit Union's Business members continue to expand and improve! Payment and payroll solutions are available to members to help make your day-to-day business operations easier.

A U.S.-based contact center is available to help you work through whatever you're dealing with 24 hours a day, 7 days a week, 365 days a year.

Payment Solutions allow the availability to take payments in the field, on the phone and online. This solution automates billing, invoicing, and more!

The Payroll Solution enables you to access your payroll and employee information online at anytime and anywhere, along with a variety of helpful tools. This solution automates payroll, onboarding, taxes, hiring and more.



Please ask us more about these solutions!

When choosing which financial institution to trust your growing business with, there are many factors to consider including fees, rates, technology, access to lending, merchant services and so much more. Launch has recently expanded and improved our business services to better fit our members needs and to provide more choices in business banking and services.

COMING SOON!

Launch CU Business Credit Card will be arriving SOON!
Watch our website, launchcu.com, for all the details.

For answers to all your questions: 800-662-5257 x 5412 ■ launchcu.com

Fill in the "Contact Us" form on any Launch CU Business Services page!

YOU SAVE, WE MATCH!

Just one more way Launch is helping you GO BEYOND!

Launch is making it even easier to become a homeowner with our **First Time Homebuyers Savings Program**.
When **YOU SAVE** a minimum of \$100 each month for 12 consecutive months, **WE MATCH** your \$100 monthly contribution for a total of \$1200.

Interested in saving more? When **YOU SAVE** a minimum of \$100 each month for 18 consecutive months, **WE MATCH** your \$100 monthly contribution for a maximum of 18 months and a total of \$1800!

See our website at launchcu.com or any Mortgage Specialist for all the details!



For First Time Homebuyers Savings Accounts, if you make a minimum deposit of \$100.00 each month and maintain it in the account for the first 12 to 18 consecutive months after the account is opened and then you qualify for a mortgage, the Credit Union will match the deposit amount of a minimum of \$1,200.00 (for 12 months) and a maximum of \$1,800.00 (for 18 months) or the applicable matching amount for months between 12 and 18. To be eligible for the matching amount, the mortgage loan must originate and close with the Credit Union. The matching funds will be provided as a credit at the time the mortgage loan is closed. If you do not meet the qualifications, the matching funds will not be provided. Must qualify as a 1st time home buyer in accordance with US Department of Housing and Urban Development guidelines. Programs, rates, terms, and conditions are subject to change without notice at any time. \$5 deposit required to join Launch CU; membership open to everyone who lives, works, worships, or attends school in the counties we serve. NMLS# 407506

I CAN HELP WITH YOUR 401(k) OPTIONS

Changing jobs? What should you do with the 401(k) money you've accumulated? You may have up to four options (and may engage in a combination of these options): leave the money where it is, roll it over to your employer's new plan, roll it into an Individual Retirement Account (IRA), or cash it out.

I can help you explore these choices, and guide you through the necessary steps.

Call me today for information, or to schedule a consultation.



Launch Retirement and Investment Services

Jim King

Financial Advisor, LPL Financial

415 Fortenberry Rd

Merritt Island, FL 32952

321-456-5317 Office

321-506-0037 Cell

jim.king1@lpl.com



Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Launch Credit Union and Launch Retirement and Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Launch Retirement and Investment Services, and may also be employees of Launch Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Launch Credit Union or Launch Retirement and Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency

Not Credit Union Guaranteed

Not Credit Union Deposits or Obligations

May Lose Value

MKT-06054-0322 Tracking #1-05256490 (Exp. 03/25)

"HOW TO START A BUSINESS" WORKSHOP

Thursday, February 8, 2024

5:30 p.m.



Hosted by: Launch CU Melbourne-Babcock branch
685 S Babcock Street, Melbourne, FL 32901

Presented by: Eastern Florida State Small Business Center

Register early. Limited seating. Register now!
Please RSVP to marketing@launchcu.com

ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number, or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference

to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Launch CU-affiliated networks. These transactions are enabled through the Presto and Pulse networks.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure, will not apply to transactions processed through non-Visa networks.

Please contact Launch CU with any questions you may have regarding this notice.



LAUNCH PRESENTS HOMEOWNER EDUCATION DAYS

Visit a Launch branch during a special Homeowner Education Day! Talk to a Launch Mortgage Specialist, an Insurance Representative, 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 **11 a.m. to 2 p.m., except where noted.**

January 2024

Friday, January 12 – Titusville–Singleton

Friday, January 19 – Port St. John

Friday, January 26 – Edgewater

February 2024

Friday, February 9 – Titusville–U.S. 1

Tuesday, February 13 – Titusville–Singleton Homeowners University Event
5:30 p.m. to 7:00 p.m.

Friday, February 16 – DeLand

Friday, February 23 – Rockledge

March 2024

Friday, March 8 – South Daytona

Friday, March 22 – Melbourne–Babcock



WHAT IS A PAYABLE-ON-DEATH BENEFICIARY DESIGNATION?

A payable-on-death beneficiary designation lets you name one or more beneficiaries who will receive any money in the account after all owners die. Having a POD account simplifies the process of transferring your financial institution assets to your beneficiaries after death, as funds go directly to them and don't get tied up in a lengthy probate process.

While not all financial institution accounts have to go through probate — especially if balances are low — having a POD account ensures your beneficiaries can access the funds in your bank accounts quickly and easily. This can be especially important if the money will be used to pay for funeral costs, as the burden of this expense often falls on family members.

How Does a Payable-on-Death Beneficiary Designation Work?

A POD account requires that you name one or more beneficiaries. POD beneficiaries can be individuals, groups of individuals, nonprofits, businesses, organizations, or trusts.

In the state of Florida, each beneficiary must receive an equal share (excluding IRA accounts). For example, if you have \$10,000 in a POD account with two beneficiaries, each will receive \$5,000. If one of the beneficiaries dies before you do, the remaining beneficiary will receive \$10,000.

To receive the funds, the beneficiary must show the financial institution a certified death certificate and personal identification along with a beneficiary letter of instruction. No third party, like a trustee or lawyer, is required.

Why is it important to update beneficiary information?

It saves time and money. If you pass away and have not named a beneficiary, this may delay the transfer of the funds in your accounts. In some cases, the person in charge of your affairs or estate will be required to complete a significant amount of paperwork and your loved ones may receive a smaller lump sum due to probate costs.

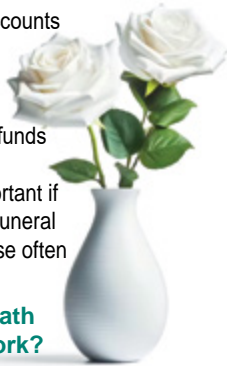
When should you update beneficiaries?

You should review and update your beneficiaries any time you experience a life event, such as a marriage or divorce, birth of a child, or death of a beneficiary. Other circumstances might also prompt you to update beneficiaries, such as a falling out with a person you've named as a beneficiary.

Please ensure your account has an up-to-date POD beneficiary.

A beneficiary ensures that your account funds are payable directly to whom you designate. Ensuring a payable on death (POD) designation is in place can save your survivors from financial stress while grieving your loss.

To check your designated POD beneficiary, visit any Launch CU branch or call the Contact Center at 321-455-9400 or 800-662-5257, option 0. To assign or update an account beneficiary, a POD Account Card must be signed. IRA Plan beneficiaries are designated separately and require a separate IRA Beneficiary Designation form.



ANNUAL MEETING AND INSTALLATION OF BOARD MEMBERS

The Annual Meeting of the Membership will feature installation of the new Board members. Percy Cohrs, Hollimarie Montijo, and Charles E. Jenkins, Jr. will be installed in the three open board seats by acclamation at the Annual Meeting.

The Annual Meeting is Wednesday, February 21, 2024 at 5:30 p.m. and will be held virtually. Information on how to register to attend online will be communicated through emails and on the launchcu.com website. Instruction for how to join, participate, and vote during the virtual meeting will be included.

COMING IN FEBRUARY!

SHOW THEM YOU LOVE THEM AND SCORE SOME EXTRA POINTS THIS VALENTINE'S DAY!

Use your Launch Visa® Platinum Rewards Credit Card when you shop for your Valentine and earn **EXTRA** Rewards points!

Earn **TRIPLE** Points when you make a qualifying purchase at a restaurant, ticketed event, florist, independent jewelry store* and more!

Earn **SINGLE** Points for all other purchases.

Use your Launch Visa® Platinum Rewards Credit Card for **ALL** your purchases, and watch your points add up! You're going to **LOVE** the rewards!

Don't already have a Launch Visa® Platinum Rewards Credit Card? Apply NOW online at launchcu.com, or call at 321-455-9400 or 800-662-5257, Option 5.



*Earn 3X points on qualifying restaurant, dedicated florist, motion picture theaters, independent jewelry store, health and beauty spa, and lodging/hotel transactions, and 1x points on all other transactions made on or between February 1 – February 28, 2024. Not all merchant categories will qualify for triple points. 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 February 28, 2024.

PLAN AHEAD WITH A 2024 HOLIDAY CLUB ACCOUNT

Was your holiday list longer than you expected? Get back on track for the next holiday season by opening a Holiday Club Account.



This is a special savings account where you can set money aside all year long. Then, in November, you'll already have your shopping money set aside.

You can make deposits at any branch drive-thru or through Digital Banking. Contact us to open your Holiday Club Account today.

Matures the last business day of October. Entire balance transfers into savings account. Automatically renews the first business day of November. Penalty applies for early withdrawal.

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. We will never send you a link to click on to cancel or verify a payment of purchase.

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 strive to protect our members from fraudsters.



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.

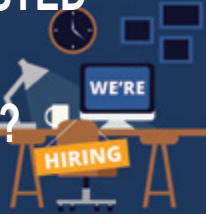
Spruce Creek High School*
 801 Taylor Rd.
 Port Orange, FL
 T-W During Lunch

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

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/ to see open positions and all the benefits of a Launch career!

Launch is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, disability or veteran status.

HOLIDAY CLOSINGS

Monday, January 1ST – New Year's Day
 Monday, January 15TH – Birthday of Martin Luther King, Jr.
 Monday, February 19TH – Washington's Birthday

DIVIDENDS ESTABLISHED Month ending December 31, 2023

Savings & Business Savings	Dividend 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, call 321-455-9400 or 800-662-5257, or inquire at your local branch for current rates.

Money Market Account	Dividend Rates	APY*
\$2,500 - \$9,999	1.05%	1.06%
\$10,000 - \$24,999.99	1.25%	1.26%
\$25,000 - \$49,999.99	1.25%	1.26%
\$50,000 - \$99,999.99	1.30%	1.31%
\$100,000 - \$249,999	1.50%	1.51%
\$250,000 and up	1.65%	1.66%
Dividend Bearing Checking <small>(Elite, Business Elite, Business Premier, and Business Non-Profit Checking. Dividends only earned on daily balances of \$1,000 or more.)</small>	.10%	.10%
Holiday Account	.30%	.30%
First Time Homebuyers Savings	.30%	.30%
IRA Savings Accounts <small>(Declared January 1, 2024)</small>	.75%	.75%

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

WATCH YOUR MONEY GROW...

With A Launch CU
 Money Market Account
 Or Certificate*!

Money Market

- Earn higher dividends with a Money Market Account from Launch.
- Set your savings on fire with a higher rate than our Savings Account while keeping your money available for emergencies.

Certificates

- Allow you to grow your money with a locked-in rate of return and maximum security
- Variety of terms and great fixed rates so saving is simple and secure



*Certificate and Money Market Account require savings account to open. \$5 minimum deposit required to open an account for new members. 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. Annual Percentage Yield (APY) for Savings accounts at least .05% as of printing. Minimum balance in Money Market Account of \$2,500 to avoid monthly fee. Money Market Account dividend rates range from 1.06% APY to 1.66% APY, accurate as of 12/07/2023. Certificate dividend rates range from 3.40% Annual Percentage Yield (APY) to 5.00% APY, accurate as of 12/07/2023. All rates are stated on launchcu.com and are subject to change. Terms available from 6 months to 60 months. Minimum deposit of \$1,000 to open CD. Penalty may apply for early withdrawal.

Annual Privacy Notice

The Launch CU Privacy Policy has not changed and does not require revision. This policy can be viewed any time at launchcu.com.



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)

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



Federally insured by NCUA