

JANUARY 2026



shore lines

A QUARTERLY NEWSLETTER OF LAUNCH CREDIT UNION

RESET YOUR MORTGAGE RATE WITH EASE!

Lower your interest rate if market rates drop — without a full refinance.**

- Eligible after 6 or more on-time payments
- Loan term and escrow remain the same
- Ability to adjust every 6 months (up to 6 times total during the life of the loan)
- Only a \$300 fee

Need a lower rate and a different loan term? Adjust both for a better fit.**

- Eligible after 6 or more on-time payments
- Escrow remains the same
- Rate based on your original qualifying credit score
- Updated title search (clear) required for approval
- Only a \$600 fee

Take cash out or refinance your primary residence for a new rate or term*.**

- Based on current credit score and chosen term
- Max 80% loan-to-value (no PMI)
- Must verify income and assets
- Must include required prepaids for escrow funding

*All mortgage modification and refinance options are subject to credit union approval and program eligibility. Member must have made at least six (6) consecutive on-time payments before requesting a rate reset, rate and term reset, or refinance. Minimum interest rate floor for all programs is 4.50%. Only current Launch CU first mortgages are eligible for these programs.

**For Rate Reset and Rate & Term Reset programs, rates are determined using the credit score from the original loan application. All original borrowers are required to sign a modification agreement prior to approval. The Rate Reset Program requires a \$300 fee per occurrence and may be used once every six months, up to six (6) times during the life of the loan. The Rate & Term Reset Program requires a \$600 fee and a clear, updated title search.

***For the Streamline Refinance, income and assets are verified, and the loan is subject to current credit qualifications and underwriting guidelines. Maximum loan-to-value (LTV) is 80%, and jumbo loans are not eligible. Appraisal requirements vary by loan amount. Loans under \$250,000 require an AVM and PCR; loans \$250,000 or higher require a full appraisal. Lender fees are capped at \$2,500 for loans under \$250,000 and \$4,000 for loans \$250,000 or greater. Escrow accounts must include all required prepaid funds for escrow funding.

Program terms, fees, and eligibility requirements are subject to change without notice. Federally insured by NCUA. NMLS# 407506

How To Apply

- In person at any of our conveniently located branches.
- Call a friendly Home Loan Specialist at 1-800-662-5257, extension 5439.



SCAN FOR ALL
THE INFO!

GO BEYOND FOUNDATION 5K

Benefitting Second Harvest Food Bank

Sunday, February 1st: Rockledge Civic Hub, 530 Barton Blvd.

6:45 AM-7:45 AM: Registration & Packet Pickup

8:00 AM: 5K Race Start!

**Awards Ceremony immediately following the race along with a family friendly community event until 11 am*

Early Packet Pickup and Registration — Saturday, January 31st: Running Zone

10:00 a.m. - 5:00 p.m.

(3696 N. Wickham Rd, Melbourne, FL 32935).

Race T-shirts guaranteed for the first 150 registrants

Race Fees — Adult/Child 5K Run or Walk: **\$35**



INFO AND SIGN
UP HERE!

Get Into Shape With A New Vehicle



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 \$23.102per \$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 01/01/2026 – 03/31/2026 only. Cannot be combined with any other offer. One bonus payment per loan. Rates current as of January 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 associated with bonus. The amount of the bonus will be reported on 1099-INT tax form.

HELP YOUR BUSINESS GROW

0% INTRODUCTORY RATE

Business REWARDS Visa® Credit Card



- Earn 1.5% Launch Reward Dollars on purchases
- 0% Introductory Rate*
- The 0% introductory APR is for purchases and balance transfers, and will apply to transactions posted during the first 6 billing cycles following issuance of your card. After the introductory period your APR will be Wall Street Journal Prime Rate + 5.00% to Wall Street Journal Prime Rate + 9.00%, based on creditworthiness.
- Variable Rate
- Additional Authorized Users can be added
- Credit Line from \$500 to \$50,000

Subject to credit approval. The rate you pay is based on credit history. Introductory Rate and Balance Transfer Rate: APR = Annual Percentage Rate. The 0% introductory APR for purchases and balance transfers will apply from the date of your first purchase or balance transfer completed within 60 days following the issuance of your card. The 0% introductory APR will be in effect for six billing cycles. After the introductory period your APR will be Wall Street Journal Prime Rate + 5.00% to Wall Street Journal Prime Rate + 9.00%, based on creditworthiness. Business Rewards Visa® Credit Card –Cash advances and balance transfers are excluded from the introductory APR. Foreign transaction fee of 1.00% of each multiple transaction in US Dollars and 1.00% of each single currency transaction. Business Rewards Visa® Credit Card holders earn 1.5% cash rewards on purchases only made with Launch CU Business Rewards Visa® Credit Card. Balance transfers and cash advances do not earn rewards. The accumulated cash rewards are distributed at the end of the October statement billing cycle in the form of a statement credit provided that the Card earning such rewards is open and in good standing on that day. Launch CU Business Secured Visa® Credit Card is fixed rate and does not earn Rewards. 120% of approved credit limit will be secured in separate accounts. Refer to your Launch Rewards Terms and Conditions. Requires Launch CU Savings account to open Visa® Credit Card. \$5 deposit required to open account. Open to those businesses which maintain an office located in the counties we serve. New membership accounts are subject to account opening requirements and approval. An Early Closing Fee of \$10 will be applicable to any accounts closed within 6 months. Federally insured by NCUA.

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.

SAVE AT LEAST \$265 IN INTEREST!

A Balance Transfer With Your Launch CU Visa® Credit Card Is The KEY to Financial Relief!

Save money by transferring your current high-interest rate credit card balance elsewhere to your Launch Visa® credit card. Enjoy 3.90% APR* for 6 billing cycles with NO balance transfer fee. After that, your standard APR of 12.90% to 17.50% (Platinum VISA®) or 14.90% to 17.50% (REWARDS Platinum VISA®) will apply.

That's right! 3.90%* APR on your new credit card balance for 6 billing cycles when you transfer your current high interest credit card balances between January 1 and February 28, 2026, to your Launch CU Visa® credit card.

If you have store cards or cards issued by other companies, most of your monthly payment may be going towards paying high interest rates! At Launch CU, we offer a low, non-variable APR to our most valuable members - which saves you on interest when compared with other rates in the market.

So, why not take advantage of this low promotional APR offer today? It's easier than ever—transfer balances by logging into digital banking or visit us at a branch. If you have questions about this offer, please call us at 800-662-5257.

What if you don't yet have a Launch Credit Union credit card? Apply now!

**Apply online at launchcu.com, at any branch location,
or by calling 800-662-5257!**



*Introductory Rate and Balance Transfer Rate: APR = Annual Percentage Rate. The 3.90% Promotional APR applied exclusively on Balance Transfers for 6 billing cycles. Rates are subject to change based on market conditions and borrower eligibility. Offer ends February 28, 2026. **Example above assumes the interest savings against average credit card rate of 19.8% APR vs Launch Credit Union promotional rate of 3.90% APR for first 6 months, then 12.90% to 17.50% (Platinum VISA®) or 14.90% to 17.50% (REWARDS Platinum VISA®) for remaining 6 months of 12-month illustration. Illustrated savings in interest is based on a balance transfer of \$3,000. Balance transfers and cash advances do not receive Rewards points.

Important information regarding this balance transfer offer:

The 3.90% promotional APR will apply to balance transfers initiated by qualified cardholders between January 1, 2026, and February 28, 2026. The promotional rate will be in effect for 6 billing cycles after the date of transfer. After that billing cycle, your APR on transfer balances will be converted to the APR disclosed on your credit card statement. Any existing balance transfers are not eligible for the promotional APR. The APR for purchases and cash advances is disclosed on your credit card statement. Foreign transaction fee of 1.00% of each multiple transaction in US Dollars and 1.00% of each single currency transaction. Other restrictions may apply. Federally insured by NCUA.

If you choose to accept this offer, the following shall apply:

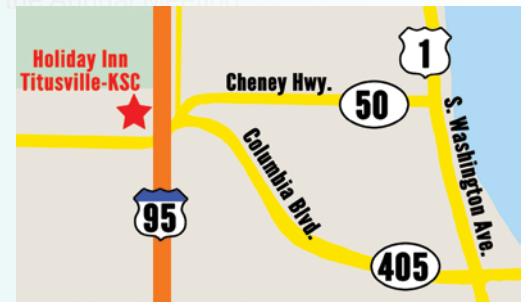
1. You may do a balance transfer to transfer balances from your other credit cards.
2. You may not request a balance transfer to pay on any account issued by Launch Credit Union. If you need any assistance transferring balances, please call Customer Service at 800-662-5257.
3. You may do a balance transfer for any amount up to your available credit limit.
4. If you currently have any amount in a billing dispute with another issuer, we recommend it not be transferred, because you may lose your billing dispute rights. We are not responsible for any late payments, finance charges, disputed amounts, or errors on your other accounts.
5. Transferring balances will not automatically close your other accounts. If you choose to do so, please contact each company directly.
6. Please continue to make at least the minimum payment on your other credit cards until you see the balances have been transferred.

ANNUAL MEETING AND INSTALLATION OF BOARD MEMBERS

The Annual Meeting of the Membership will feature installation of the new Board members. Dominic Morgese, Dan Sicchio, Eric Ostarly and Stuart Dawley will be installed in the four open seats by acclamation at the Annual Meeting.

The Annual Meeting of the Membership of Launch Credit Union will take place:
Wednesday, February 25, 2026, at 5:30 p.m.

Holiday Inn Titusville - KSC
4715 Helen Hauser Boulevard
Titusville, FL 32780



FINANCIAL POWER AFTER HOURS

Get all your questions answered in-person at our Financial Power After Hours educational events!

Meet and talk face to face with Launch professionals who will be there for you to answer your burning questions on home loans, business accounts, loans, retirement and investments consumer loans and all our Launch CU accounts. These sessions are FREE! What are you waiting for?

■ **TITUSVILLE-SINGLETON** Launch CU Branch ■ **MELBOURNE-WICKHAM** Launch CU Branch

Tuesday, February 24TH
5:30 p.m. – 7:00 p.m.

Tuesday, April 28TH
5:30 p.m. – 7:00 p.m.

PLAN AHEAD WITH A 2026 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.



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.

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

DON'T ROLL THE DICE WITH YOUR SAFETY!

Always Be On Alert For Fraud!

Launch will never request sensitive information such as:

User ID or password

Authentication or secure access codes

Digital banking credentials

Full debit or credit card numbers

Card PINs or CVV codes

If you receive a call like this, DO NOT provide any information.

Please treat it as suspicious and call our Contact Center at 800-662-5257. Be vigilant about monitoring your account(s) for any suspicious activity. We always strive to protect our members from fraudsters.



HOLIDAY CLOSINGS

Thursday, January 1ST – New Year's Day

Monday, January 19TH – Birthday of Martin Luther King, Jr.

Monday, February 16TH – Washington's Birthday

DIVIDENDS ESTABLISHED Month ending Dec. 31, 2025

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 <small>(Dividends only earned on daily balances of \$1,000 or more.)</small>	0.10%	0.10%
First Time Homebuyers Savings	0.30%	0.30%
Holiday Account	0.30%	0.30%
IRA Savings Accounts <small>(Declared January 1, 2026)</small>	0.75%	0.75%

*"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.

BUILDING A HEALTHIER FINANCIAL FUTURE TOGETHER

As a valued member of Launch CU, your financial health is our priority, so we've partnered with the trusted national nonprofit GreenPath Financial Wellness to offer you free financial counseling, guidance, and educational resources.



- Financial Counseling
 - Housing Services
 - Credit Report Review
 - Student Loan Counseling
 - Financial Wellness Education
- GreenPath Counselors**
are Ready to Help.

Call GreenPath today at **877-337-3399** to connect with a kind, caring, NFCC-certified counselor. Make informed financial decisions and find your path to a bright financial future. It's free, no-pressure, and 100% confidential.

GreenPath Hours of Operation:

Monday-Thursday: 8 am -10 pm,

Friday: 8 am -8 pm

Saturday: 9 am -1 pm



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

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