

JULY 2022

# shore lines

A QUARTERLY NEWSLETTER OF LAUNCH CREDIT UNION

## 6 WEEKS OF CELEBRATIONS FOR NEW TITUSVILLE BRANCH!

Launch is proud to announce the opening of its second branch in Titusville!

The NEW Titusville-Singleton branch is located at 90 South Singleton Avenue, just off of Garden Street a little east of I-95, and directly south of Walgreens. The branch will feature a drive-thru, ATM, and other conveniences for our members.

Six weeks of Grand Opening Celebration events are planned, beginning on July 8th and continuing through August 12th. Every Friday will be a different and exciting theme, running from 9 a.m. to 5 p.m. Check out the interesting events, and plan to visit the new branch for six great Fridays in a row!



### **Grand Opening Day! ■ Friday, July 8, 2022**

- Starting at 9 a.m., FREE Launch Goodie Bag to first 100 people! ■ Enter a drawing to win a Pit Boss grill and Yeti merchandise!
- Open a Savings & Checking account\* and receive \$25 deposited in your account, plus a dancing mini-Bluetooth speaker. (Offer good through August 31, 2022)
- LIVE radio remote with WA1A 107.1 FM, 11:00 a.m. to 1:00 p.m. ■ Ribbon-cutting ceremony at 11 a.m.
- Find out about Launch CU's Real Estate Lending and Home Advantage program ■ Food, drinks, snacks and music!



### **Hometown Highlight Day ■ Friday, July 15, 2022**

- SPCA will have adoptable pets available. Launch will pay the adoption cost of all pets adopted from the North Brevard SPCA that day.
- KSC Visitor's Complex, American Space Museum and the Titusville Chamber will be there with information.
- Enter to win 4 tickets to the Space Center Visitor's Complex.



### **Health Day ■ Friday, July 22, 2022**

- Eye exams by Aker Eye ■ Dental information from Zrallack Dental
- Roll up your sleeve and donate! The Big Red Bus will be onsite with a special gift for all blood donors.
- Special offers from Workout Anytime. ■ Enter to win a Fitbit SENSE Advanced Smartwatch!



### **Take A Bite, Titusville! ■ Friday, July 29, 2022**

- Free samples from local restaurants throughout the day. ■ Enter to win a gift card from a local eatery.



### **Back To School Bash ■ Friday, August 5, 2022**

- FREE bicycle helmets while they last courtesy of Space Coast TPO.
- Register your child for Pop Warner football and cheer. ■ Enter to win one of two bicycles!



### **Food Truck Day ■ Friday, August 12, 2022**

- Purchase great food from local food trucks. ■ Enter to win a Ninja DualBrew Specialty Coffee System!



# SIZZLING SUMMER SAVINGS with Launch CU



Refinance your Auto, Motorcycle, Boat or RV from another lender  
to Launch and get up to \$350!\*

- \$10,000 – \$24,999 = \$150\*
  - \$25,000 – \$49,999 = \$250\*
  - Over \$50,000 = \$350\*
- PLUS .25% off\* your qualified loan rate!\* ■ PLUS 60 days\* deferred payments

July, August, and September 2022 ONLY!\*

Apply Online at [launchcu.com](http://launchcu.com) NOW for your Auto, Motorcycle, or RV

**NOTE: To apply for a Boat loan, please visit your nearest branch or call a friendly Launch CU Loan Specialist at 321-455-9400 option 3 (inside Brevard) or 800-662-5257, option 3 (outside Brevard).**

\*APR = Annual Percentage Rate. Loans are based on credit approval. The rate you pay is based on credit history and term. 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 areas we serve. New membership accounts are subject to account opening requirements. Discount .25% off will be applied to qualified loan rate, not to go below 3.49% APR for auto and motorcycle (payment example: monthly payments on a loan with a term of 48 months at 3.49% APR would be approximately \$22.36 per \$1,000 borrowed); 5.99% APR for boats and RV's (payment example: monthly payments on a loan with a term of 240 months at 5.99% APR would be approximately \$7.17 per \$1,000 borrowed). \$10,000 minimum loan amount to \$24,999 for \$150 bonus; \$25,000 loan amount to \$49,999 for \$250 bonus; and \$50,000 loan amount and up to \$350 bonus. Auto, motorcycle, boat, and RV loans must be financed using standard financing terms through Launch Credit Union. Finance charge begins from date of refinancing and is repaid over the term. Launch CU offers the option of deferred payments for 60 days upon vehicle refinancing. Offer valid 07/01/22 – 09/30/22 only. Cannot be combined with any other offer. Rates current as of July 1, 2022, and rates may change at any time without notice. Auto, motorcycle, boat, and RV loans currently financed at Launch CU are not eligible for this promotion. Incentive for refinancing will be deposited into member's savings account within 30 days of loan closing. Member is responsible for taxes associated with bonus. Bonus will be reported on 1099-INT tax form. Loans require Launch CU membership; only \$5 to open an account. Open to everyone who lives, works, worships, or attends school in the counties we serve.



## “BACK TO SCHOOL” SUPPLY DRIVE

Many area children lack materials necessary for their return to school. To help, Launch Credit Union is hosting a “Back To School” supply drive at all branch locations during the month of July.

Donation boxes are located at each branch. Bring in your donations of new school supplies from July 1st through July 31st. Your donation will help prepare a local child for a great school year.

Amazon Prime Days are July 12<sup>TH</sup> and 13<sup>TH</sup>

## SHOP IT LIKE IT'S HOT

Load your Launch Credit Card into your Amazon Wallet and be ready for Amazon Prime Days Deals!

Spend \$100 or more using your Launch Credit Card on Amazon purchases July 12<sup>TH</sup> and 13<sup>TH</sup>, 2022

Visa Platinum  
Cardholders

Score  
\$10!

Visa Rewards  
Cardholders

Score 1,000  
Bonus Points!

SHOP IT LIKE IT'S HOT

Amazon Prime Days with your Launch CU credit card

Don't have a credit card with Launch? Apply online at [launchcu.com](http://launchcu.com)!



\*This offer is not transferrable. A qualified transaction is a transaction of at least \$100 spend on Amazon with your Launch CU Visa Platinum or Rewards Credit Card made between July 12 and July 13, 2022. 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. Maximum \$10 Statement credit per qualifying Platinum cardholder account. Maximum 1,000 bonus points per qualifying Rewards cardholder account. 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 and/or bonus points. For those who qualify, the statement credit and/or bonus points will be posted to your Launch CU Platinum or Rewards Visa account balance within two billing cycles after the promotion concludes on July 13, 2022.

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



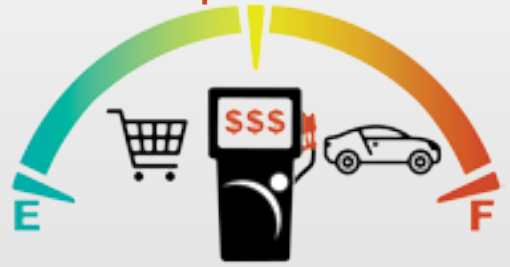
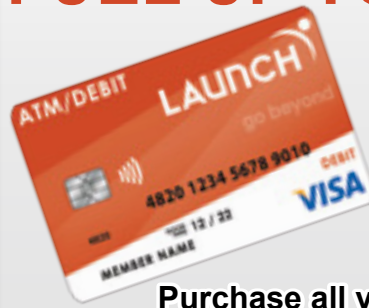
Launch offers lending options specifically to help our local small businesses **GROW!**

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 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 \$50,000 to \$500,000. 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.

## FUEL UP TO WIN \$250!



**Purchase all your Gas and Groceries using your Launch CU debit card for a chance to win \$250 into your Launch Savings Account! Each \$25 gas or groceries purchase during July and August qualifies you for an entry into the drawing, with two lucky winners.**

**The more you use your Launch debit card, the more entries you'll have!**

**July and August 2022 ONLY**

Visit our website at [launchcu.com](http://launchcu.com) for Official Contest Rules

\*This offer is not transferable. A qualified spend of at least \$25 on your Launch CU debit card at qualifying gas and grocery retailers must be made between 07/01/2022 and 08/31/2022 to receive an entry into a chance drawing to be one of two members who will receive \$250 in your Launch Savings account. May only win one \$250 Savings credit per member. Members who have met the qualification criteria are eligible for this promotion. The winners will be randomly drawn from the eligible transactions made and notified by September 15th, 2022. To qualify, the winner must be in good standing on all accounts held with Launch. Launch CU employees, their immediate families, and Board members are not eligible for drawing. No purchase necessary to enter. Other restrictions may apply. See contest rules for complete details. Programs, rates, terms, and conditions are subject to change without notice at any time. \$5 deposit required to join; open to everyone who lives, works, worships, or attends school in the counties we serve. Federally insured by NCUA.

## 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](http://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 qualify for a mortgage, the Credit Union will match the deposit amount up to a maximum between \$1,200.00 (for 12 months) and \$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; open to everyone who lives, works, worships, or attends school in the counties we serve. NMLS# 407506



## 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.

### July 2022

Friday, July 15 – Melbourne-Wickham

Friday, July 22 – Edgewater

Friday, July 29 – West Melbourne

### August 2022

Friday, August 5 – Melbourne-Babcock

Friday, August 12 – Titusville-U.S. 1

Friday, August 19 – South Daytona

Friday, August 26 – Port St. John

### September 2022

Friday, September 2 – Orange City

Friday, September 9 – Merritt Island

Friday, September 16 – DeLand

Friday, September 23 – Rockledge

Friday, September 30 – Palm Bay



## 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

# LAUNCH STUDENT LOANS CAN HELP YOU GET AHEAD

Launch Credit Union understands it's not easy to get through school without financial assistance. A private student loan from Launch can help pay for your educational expenses that weren't covered by your financial aid package.

It's easy and free to apply, so apply now at [launchcu.com](http://launchcu.com)!

Do you already have a student loan? Launch can help you take control of your student loan debt. Refinancing your federal and private student loans can help reduce your monthly payments or even help pay off your loans faster.

We've partnered with LendKey to make repaying your student loan debt easier! Plus, enjoy these great benefits.

- No application or origination fees
- Make one loan payment, instead of several
- Choose the option that best fits your situation
- Discount for making automatic (ACH) payments
- Co-signer release after 12 months of on-time, interest and principal payments, when requested.

*Due to the ongoing pandemic, the federal government has suspended interest and monthly payments on federal student loans through August 31, 2022. If you have federal student loans, we recommend reviewing your current and potential future benefits before refinancing.*



## CALL FOR NOMINATIONS July 1 - August 15, 2022

In accordance with Credit Union by-laws, it is the duty of the Nominating Committee to nominate at least one individual for each vacancy on the Credit Union Board of Directors. Members on the Board of Directors serve on a volunteer basis.

For the year 2023, there are three vacancies to be filled on our Board of Directors. Those members in good standing who wish to be nominated should submit a resume via email to [nominations@launchcu.com](mailto:nominations@launchcu.com) by close of business August 15, 2022. Those nominated may be required to attend an orientation.

## HOLIDAY CLOSINGS

**All branches will be closed:**

**Monday, July 4<sup>th</sup> - Independence Day**

**Monday, September 4<sup>th</sup> - Labor Day**

### DIVIDENDS ESTABLISHED Month ending June 30, 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	.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 and up	.25%	.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 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	.15%	.15%
\$10,000 - \$24,999.99	.20%	.20%
\$25,000 - \$49,999.99	.30%	.30%
\$50,000 - \$99,999.99	.40%	.40%
\$100,000 - \$249,999	.50%	.50%
\$250,000 and up	.55%	.55%
<b>Dividend Bearing Checking</b>	.10%	.10%
<b>First Time Homebuyers Savings</b>	.20%	.20%
<b>Holiday Account</b>	.20%	.20%
<b>IRA Savings Accounts (July 1, 2022)</b>	.30%	.30%

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**



### 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 and ATM/Debit Card

888-691-8661 ■ 888-891-2435 ■ 855-341-4650  
(Activation) (Change PIN) (Lost/Stolen)



Federally insured by NCUA

