

LAUNCH CU EXPANDS SERVICES FOR BUSINESS ACCOUNTS

Launch Credit Union is happy to introduce a fully revised and revamped Business Accounts program! Beginning July 11th, products and services have been expanded, giving our Business Services members more and improved choices that fit YOUR business best.

Get ready to enjoy a new Digital Banking suite that allows you to tailor your business's online experience. Your business can not only have a dividend-earning savings account with no monthly fee, but the ability to have an additional savings account. A Business Money Market account gives your business a higher dividend return. Business Share Certificates, with a minimum deposit of \$1,000 and flexible terms, are a secure way to guard your assets. Four tiers of Business Checking Accounts allow you to tailor your checking to suit your business best, and Launch continues to offer commercial real estate and SBA loans to help our business members GROW.

Launch Credit Union is always looking for ways to help members achieve their financial goals. We have listened and heard what our businesses in our local communities need to run their businesses successfully and efficiently. If you have any questions, please feel free to contact Launch CU Business Services at 321-455-9400 or 800-662-5257 extension 5412, or visit your local branch.



Check out a few new features of Business Digital Banking!

Business Admin	Set up additional sub users
Business Remote Deposit Capture	Scan checks at their place of business instead of visiting a Launch location.
ACH Origination	Send and receive ACH Credit/Debit
Business Wires	Send domestic wires
Positive Pay	Helps protect businesses from unauthorized checks and ACH Credit/Debit transactions

1 YEAR CELEBRATION FOR TITUSVILLE-SINGLETON BRANCH!

It's hard to believe it's been a year already since we opened the doors to our second branch in Titusville, the South-Singleton branch. Branch Manager Stephanie Baker and her team have had an exciting year welcoming many new members plus some long time members, and helping them reach their financial goals.

There's always time for a celebration, so you're invited to join the anniversary celebration at your Titusville-Singleton branch located at 90 South Singleton Avenue. Stop by on **Friday July 21TH** and enjoy complimentary coffee and muffins in the morning, followed by a food truck from 11 a.m. to 2 p.m., with meals available for purchase.

The branch is hosting a Real Estate Information Day, with a Preferred Realtor and a representative from the Launch Mortgage Department. Retirement & Investments and Business Services will also have a representative on site.

Launch CU is excited to celebrate the anniversary of this branch and hope to see many members there!



LET YOUR MONEY MAKE MONEY!

Launch CU Can Help Your Money GROW With A Choice Of Savings Options!

MONEY MARKET

Earn HIGHER dividends with a MONEY MARKET ACCOUNT* from Launch.

- Liquid savings, no limit on number of withdrawals
- Easy access
- \$2,500 minimum opening deposit

CERTIFICATE OF DEPOSIT

With a Launch CU Certificate of Deposit (CD), you can grow your money with a locked-in rate of return and maximum security**.

- Terms starting at 6 months
- Minimum balance starting at \$1,000
- The dividend rate and annual percentage yield (APY) are fixed and in effect for the term of the certificate
- Funds are federally insured by the NCUA.

Get all the information about
Launch CU Money Market accounts and Certificates of Deposit.
Just scan the QR code!

It's easy to open an account... just visit any branch or call!

launchcu.com ■ 321-455-9400 ■ 800-662-525
(inside Brevard County) (outside Brevard County)



*\$5 deposit required to open account. 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. APY = Annual Percentage Yield. Minimum APY on savings accounts .05% as of 06/14/2023. An Early Closing Fee of \$10 will be applicable to any accounts closed within 6 months.

**The dividend rate and annual percentage yield (APY) are fixed and in effect for the term of the certificate. The APY is based on the assumption that the dividend will remain in the certificate until maturity. Dividends will be compounded monthly and credited on the last day of the month. Rates are in effect as of 06/14/2023 and subject to change. Penalties may be imposed for early withdrawal.



“BACK TO SCHOOL” SUPPLY DRIVE

Many children in our area 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 ensure local children have the necessary supplies for a successful school year.

Amazon Prime Days are JULY 11TH and 12TH!

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 during Prime Days!

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!



*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 during Amazon Prime Days, July 11-12, 2023. 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. 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 the day after July 11-12, 2023.

FUEL UP TO WIN \$500!



When you purchase gas and groceries in August, be sure to use your Launch CU debit card. Every time you make a \$25.00 minimum purchase on gas or groceries, you are entered into a drawing for a chance to receive \$500 in your Launch Savings account! There is no limit on the number of entries so “Fuel Up” for your chance to win! August 2023 ONLY

Visit our website at 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 or grocery retailers must be made between 08/01/2023 and 08/31/2023 to receive an entry into a chance drawing to receive \$500 in your Launch Savings account. May only win one \$500 Savings credit per member. Members who have met the qualification criteria are eligible for this promotion. The winner will be randomly drawn from the eligible transactions made and notified by September 15th, 2023. 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. Member is responsible for taxes associated with bonus. Bonus will be reported on 1099-INT tax form. \$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 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

CALL FOR NOMINATIONS

July 1 - August 15, 2023

In accordance with Credit Union bylaws, 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 2024, 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 by close of business August 15, 2023. Those nominated may be required to attend an orientation.



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., except where noted.

July 2023

Friday, July 14 – Melbourne-Babcock
Friday, July 21 – Titusville-Singleton
Friday, July 28 – Edgewater

August 2023

Friday, August 11 – Rockledge
Wednesday, August 15 – CCSFS Cafeteria
(10:30 a.m. - 1:30 p.m.)
Friday, August 25 – DeLand

September 2023

Friday, September 8 – Titusville-U.S. 1
Friday, September 15 – South Daytona
Friday, September 22 – West Melbourne



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

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)

CARD CONTROLS AT YOUR FINGERTIPS

Managing your Launch CU debit and credit cards has never been easier!

Set Alerts – Alerts notify you of purchases on APY* registered card. You can set preferences for alerts based on type of transaction or merchant category.

Manage Card Controls – Card Controls restrict the use of your registered card based on preferences you select.

Add Travel Notices – Travel with confidence when you add travel notices to your registered card.

Set Dollar Limits – Stick to your budget when you set dollar limits on your registered card.

HOLIDAY CLOSINGS

All branches will be closed:

Tuesday, July 4th - Independence Day

Monday, September 4th - Labor Day

NOTICE OF CHANGE IN LAUNCH CU BUSINESS FEE SCHEDULE

Effective August 1, 2023, changes in the Business Fee Schedule will be implemented. The Cash Deposit Fee for \$10,00 to \$50,000 monthly will be \$20.00, and the Cash Deposit Fee for \$50,000 or more monthly will be \$40.00.

DIVIDENDS ESTABLISHED Month ending June 30, 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	.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 (Elite, Business Elite, Business Premier, and Business Non-Profit Checking. Dividends only earned on daily balances of \$1,000 or more.)	.10%	.10%
Holiday Account	.30%	.30%
First Time Homebuyers Savings	.30%	.30%
IRA Savings Accounts (Declared July 1, 2023)	.75%	.75%



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)

Business Services

800-662-5257, ext. 5412 321-455-9400, ext. 5412

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



Federally insured by NCUA