

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.



GreenPath is here to support you in making decisions that make your life better, happier, and more satisfying. GreenPath has more than 60 years of experience helping people build financial health and resiliency. Their NFCC and HUD-certified counselors explain your options to manage credit card debt, learn about personal finance, and come up with a plan to make your financial goals happen.

As a Launch CU member, you receive:

- **Financial Counseling** – You have access to free, one-on-one financial counseling delivered by caring, certified experts. Understand your situation, learn about options, and make a plan to reach your goals.
- **Housing Services** – If you have housing goals or concerns, GreenPath's HUD-certified housing counselors can help. Take advantage of foreclosure prevention services, homebuyer counseling, rental counseling, and reverse mortgage counseling.
- **Credit Report Review** – Learn how to read your personal credit report, how a credit score is calculated, and how to build or improve your score.
- **Student Loan Counseling** – GreenPath can point you to resources to see if loan forgiveness is an option, and if you have repayment options that can postpone or lower your payments. Learn the pros and cons of each strategy to make an informed decision on which is best for you.
- **Financial Wellness Education** – Take advantage of free, monthly educational webinars, articles and online learning designed to strengthen your financial health.

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

“BACK TO SCHOOL” SUPPLY DRIVE

Donate new school supplies at any Launch CU branch

July 1ST thru July 31ST, 2024

YOUR DONATION WILL HELP ENSURE LOCAL CHILDREN HAVE THE NECESSARY SUPPLIES FOR A SUCCESSFUL SCHOOL YEAR.

Monetary donations may be made to the Go Beyond Foundation.



Seize Your Summer...

With a Launch CU Personal Loan SPECIAL!

From now until **September 30, 2024**, get
.50% off your qualified APR*
on a personal loan of **\$5,000 or more.**

Currently have a Personal Loan with Launch?
Get **.50% off your qualified APR*** on an increase of **\$5,000 or more.**

Don't let finances hold you back –
seize your summer with confidence and
let us handle the rest.

Scan the QR code to apply today!



* APR = Annual Percentage Rate.

Promotional offer is for a Signature Personal Loan with a rate as low as 10.50% APR. Loans subject to credit approval. The rate you pay will be based on your credit history and approximate term. If your risk profile puts you in a higher risk category your rate may be higher. Payment and term affected by amount financed. Certain terms may not be available for all risk categories.

Minimum loan amount \$5,000, maximum loan amount \$20,000. Minimum increase in existing loan amount \$5,000; total loan amount (with increase) may not exceed \$20,000.

Discount. 50% off will be applied to qualified loan rate, not to go below 10.50% APR (Payment example: monthly payments on a loan with a term of 36 months at 10.50% APR would be approximately \$45.73 per \$1,000 borrowed). Savings account required for loan. Only a \$5 minimum deposit is required to open an account and become a Launch CU member. You can open an account if you live, work, worship, or attend school in the counties that we serve. New accounts are subject to account opening requirement and approval. Offer good July 1 – September 30, 2024. Cannot be combined with any other offer.

YOU SAVE, WE MATCH!

Launch is making it even easier to become a homeowner with our **First Time Homebuyers Savings Program.**

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!

- A First Time Homebuyer is determined by the United States Department of Housing and Urban Development (HUD) as anyone not having an ownership interest in a home in the past 3 years.
- Member must contribute a minimum of \$100 each month for a minimum of 12 consecutive months for Launch CU to match.
- Launch CU will match a maximum of \$100 a month for 12-18 months (Example: if you save \$100 for 14 consecutive months, we will match \$1400).
- For Launch CU to match, savings must be contributed to the First Time Homebuyers Savings Account for a minimum of 12 consecutive months; if you miss a month contributing, you must start over.
- You cannot make any withdrawals on the First Time Homebuyers Savings Account.
- There is no expiration date for the First Time Homebuyers Savings Account.
- There is no penalty if you decide to take the money out and not use for a down payment or closing costs on a home.
- You can only use ONE First Time Homebuyers Savings Account for a Mortgage transaction. (Example: a husband and wife cannot each open a First Time Homebuyers Savings account and use both on the one Purchase.
- The mortgage loan must originate and close with Launch CU to qualify for matching funds.



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**

BUSINESS ACCOUNTS TO HELP YOUR BUSINESS GROW

If you or someone you know has a business or is planning to start one in our service areas, consider opening your business account with Launch CU.

Business Checking[♦]

Business Debit Card with all checking accounts.

- Classic
- Non-Profit
- Elite
- Premier

Business Savings**

Digital Banking ■ e-Statements

- Business Savings (Membership Account)
- Additional Business Savings
- Money Market
- Share Certificates

INTRODUCING

Business Visa Credit Cards[▲]

The solution to your day-to-day expenses!

- Business Rewards
- Business Secured

For more information on our Business Visa[®] Credit Card options, please contact Launch CU's Business Services at 800-662-5257, Option 8.

*\$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.

**Business Savings and Additional Business Savings earn tiered dividends on daily balances of \$200 or more. Business Money Market earns tiered dividends on daily balances of \$2,500 or more.

♦Non-Profit, Elite, and Premier Checking earn dividends on daily balances of \$1,000 or more. ▲Subject to credit approval. The rate you pay is based on credit history. Introductory Rate and Balance Transfer Rate: APR = Annual Percentage Rate. For the Business Rewards Visa Credit Card, the 3.90% introductory APR for purchases only 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. 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. Rewards Card holder earns 1.5% cash rewards on purchases only made with Launch CU Business Visa Rewards 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 Credit Card is fixed rate and does not earn Rewards. 120% of approved credit limit will be secured in separate account. Refer to your Launch Rewards Terms and Conditions. Requires Launch CU Savings account to open Visa Credit Card. Federally insured by NCUA.

CALL FOR NOMINATIONS

July 1 - August 15, 2024

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 2025, 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, 2024. Those nominated may be required to attend an orientation.



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.

DAYTIME EVENTS

- Friday, July 12 – Orange City
- Friday, July 19 – Titusville-U.S. 1
- Friday, July 26 – Port St. John
- Friday, August 2 – Titusville-Singleton
- Friday, August 9 – DeLand
- Friday, August 16 – Rockledge
- Friday, August 23 – Ormond Beach
- Friday, Sept. 6 – Palm Bay
- Friday, Sept. 13 – Melbourne-Babcock
- Friday, Sept. 20 – Merritt Island
- Friday, Sept. 27 – South Daytona

AFTER HOURS EVENTS

- Tuesday, August 13 – Titusville-U.S. 1 Homeowners University Event 5:30 p.m. to 7:00 p.m.

GOING ON VACAY?

Use Card Controls To Manage Your Debit and Credit Cards!

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

Set Alerts – Alerts notify you of purchases on your 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.



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

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 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

All branches will be closed:

Thursday, July 4th – Independence Day

Monday, September 2nd – Labor Day

DIVIDENDS ESTABLISHED Month ending June 30, 2024

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 .10% .10%
(Elite, Business Elite, Business Premier, and Business Non-Profit Checking. Dividends only earned on daily balances of \$1,000 or more.)

Holiday Account	.30%	.30%
First Time Homebuyers Savings	.30%	.30%
IRA Savings Accounts	.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

WE'RE REMODELING!

PLEASE PARDON ANY INCONVENIENCE.

Launch Credit Union is currently working on remodeling several branches, in order to make them more modern, safer for our members and employees, and provide a better branch experience for all our membership.

These updates may occasionally require temporary disruptions in some locations. We will try to alert local members prior to these inconveniences and will attempt to keep them to a minimum. However, we ask for your patience and tolerance as we work to make ourselves better.

Please watch our website, launchcu.com, and your email for updates as we progress through this project.



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