

JULY 2025



shore lines

A QUARTERLY NEWSLETTER OF LAUNCH CREDIT UNION

HOT SUMMER, COOL SAVINGS

This summer, Launch Credit Union is making homeownership more affordable than ever!

For New Mortgage Loans* (Purchases & Refinances) You Can Enjoy:

🏠 **NO Lender Fees – Save big on closing costs!**

🏠 **Competitive Rates**

🏠 **Personalized Service from Start to Finish**

🏠 **Only Available July 1- September 30, 2025**

**Whether you're buying your dream home or refinancing your current one,
now's the perfect time to lock in savings and
keep more money in your pocket.**

***To qualify, applications must be submitted by September 30, 2025.
Purchases require an executed sales contract.***

For complete info, contact Real Estate Lending at 800-662-5257, option 4.

*Programs, rates, terms, and conditions are subject to change without notice at any time. Savings account required for loan. Only a \$5 minimum deposit required to open account and become a Launch CU member. You can become a member if you live, work, worship, or attend school in counties we serve. The rate you pay will be based on your credit history. If your risk profile puts you in a higher risk category your rate may be higher. Your APR will vary based on your final loan amount and finance charges. APR means Annual Percentage Rate. Available for new purchase or refinance. Launch to Launch Refinances must include a minimum of \$25,000 cash out. Offer available for a limited time and subject to change without notice.

"BACK TO SCHOOL" SUPPLY DRIVE

Donate new school supplies at any Launch CU branch

July 1ST thru July 31ST, 2025



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

LAUNCH WANTS YOU TO VACAY YOUR WAY

FOR A CHANCE TO WIN \$250!*

Use your Launch Rewards or Platinum Visa® Credit Card* for Vacay Travel!
Whether you play tourist in your own town, explore the outdoors, fly the skies, or catch a train, your vacay could equal CASH!

- Use your Personal Launch Visa® Credit Card in July 2025 when you VACAY!
- Earn one entry for every \$100 you spend on vacation related travel*
- Three lucky winners will receive a \$250 Statement Credit*

So, what are you waiting for? Your perfect vacay could get even better with some extra cash in your pocket!

*This offer is not transferable. A qualified transaction is a transaction of at least \$100 spend on vacation related travel on your Launch CU Visa® Platinum or Rewards Credit Card made between May 1 and July 31, 2025. Business cards are not included in this promotion. Receive one entry for every \$100 qualified spend for a chance drawing for 1 of 3 \$250 Statement Credits. Balance Transfers, Cash Advances, returns, finance charges, all fees including foreign transaction fees and payment protection charges are not eligible for this promotion. Members who have met the qualification criteria are eligible for this promotion. Launch CU employees, their immediate families, and Board members are not eligible for drawing. Maximum statement credit is \$250. 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 from the time of purchase through the date the statement credit is awarded in order to receive statement credit. For those who qualify, the statement credit will be posted to your Launch CU Platinum or Rewards Visa® account balance within two billing cycles after the promotion concludes on July 31, 2025. Statement credit is not considered as a payment. Member is responsible for taxes associated with \$250 statement credit. \$250 statement credit will be reported on 1099-INT tax form. See contest rules for complete details.

LAUNCH CU HELPS MAKE YOUR COMMUNITY BETTER

Launch Credit Union is proud to be a member of the Brevard and Volusia County communities. Through donations, event participation, sponsorships, scholarships, and volunteer work, our team is committed to making a meaningful impact. We're excited to share just a few of the many ways our staff gives back and helps strengthen the communities we serve.



At Launch Credit Union, community is at the heart of what we do. While we can't showcase every organization our employees have supported in the past six months, we want to celebrate a few of the generous and caring team members who go above and beyond. Whether you're visiting a branch, calling in, or chatting online, know that you're being helped by people who care deeply about making a difference. We regularly share these stories in our monthly e-newsletter and on social media, so be sure to follow along. If you're able, we encourage you to discover what you're passionate about and lend a hand in your own community. Helping others brings incredible rewards – for them and for you.

BUSINESS ACCOUNTS TO HELP YOUR BUSINESS GROW NOW! We Come To You!

**Launch CU's representatives can visit your business,
saving you time and money!**



As a business owner, your time is valuable.

That's why Launch Credit Union's Business Services

Team comes to you – so you can stay focused on your business while we handle the rest.

Personalized business banking, brought right to your door. Together, let's *Go Beyond*.

- Open Accounts (personal and business)
- **Open Certificates of Deposit**
- Take Credit Card Applications
- Initiate Business Line of Credit Applications
- Order New Debit Cards

Business Savings** Digital Banking ■ e-Statements

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

Business Checking♦ Business Debit Card with all checking accounts.

- Classic ■ **Non-Profit** ■ Elite ■ Premier ■ Titanium

Business Visa Credit Cards▲ The solution to your day-to-day expenses!

- Business Rewards ■ Business Secured

**For more information on any of our
Business Services,
please call Launch CU at
800-662-5257, Option 8, or visit our website.**



*\$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. Rates are subject to change.

♦Non-Profit, Elite, Premier and Titanium 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.

STAY IN THE KNOW! UPDATE YOUR INFO!

An old email or mailing address means you will be left out of important information, news and promotions!

Make sure your mailing address, email and phone numbers are correct in our system. It's easy! Just log into Digital Banking, and select "Services", then "Update Contact Info". On the Mobile App, use the "Update Info" button. Or visit your local branch to make your updates.

GOING ON VACATION?

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 - TH 9:00 A.M. - 5:00 P.M.
FRI 9:00 A.M. - 6:00 P.M.
Drive-thru opens at 9:00 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.

**FRAUD
ALERT**

HOLIDAY CLOSINGS

All branches will be closed:

Friday, July 4th – Independence Day

Monday, September 1st – Labor Day

DIVIDENDS ESTABLISHED Month ending June 30, 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 | 0.15% | 0.15% |
| \$25,000 - \$49,999.99 | 0.20% | 0.20% |
| \$50,000 - \$99,999.99 | 0.25% | 0.25% |
| \$100,000 and up | 0.30% | 0.30% |

**"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 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 | 1.00% | 1.00% |
| \$10,000 - \$24,999.99 | 1.05% | 1.06% |
| \$25,000 - \$49,999.99 | 1.15% | 1.16% |
| \$50,000 - \$99,999.99 | 1.30% | 1.31% |
| \$100,000 - \$249,999.99 | 1.40% | 1.41% |
| \$250,000 - \$499,999.99 | 1.50% | 1.51% |
| \$500,000 - \$999,999.99 | 1.75% | 1.76% |
| \$1,000,000 and up | 2.00% | 2.02% |
| Dividend Bearing Checking (Dividends only earned on daily balances of \$1,000 or more.) | 0.10% | 0.10% |
| Holiday Account | 0.30% | 0.30% |
| First Time Homebuyers Savings | 0.30% | 0.30% |
| IRA Savings Accounts (Declared July 1, 2025) | 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.

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

CALL FOR NOMINATIONS

July 1 - August 15, 2025

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 2026, 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, 2025. Those nominated may be required to attend an orientation.



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) (Outside Brevard County)

Mortgage Department

321-455-9400, Option 4 ■ 800-662-5257, Option 4
(Inside Brevard County) (Outside 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

