

GROWING TOGETHER COAST TO COAST

A Big Step Forward: Regulatory Approval Received

We're excited to share the great news that we've come to an important milestone in our journey with Suncoast Credit Union. Our merger has received regulatory approval, an important next step as we continue working toward becoming one credit union.

By joining forces, we're creating new opportunities for members, expanding access to financial services, and strengthening our impact in the communities we serve.



What to Expect Next

- Launch members will have the opportunity to vote on the merger.
 - Please watch your email and visit our website for the latest updates and instructions regarding the voting process.
- Your accounts, online banking, checks, and branch access will remain unchanged.
- You will continue to receive the same great service you expect from Launch.
- We will continue providing updates as we move forward together.

Why We're Coming Together

We're combining two strong, member-focused credit unions that share a deep commitment to:

- Supporting our members
- Strengthening our communities
- Creating opportunities for employees to thrive

Together, we're building a stronger, more resilient credit union—one that can better serve your financial needs today and into the future.



Find out all the current merger info by scanning this QR code!

“BACK TO SCHOOL” SUPPLY DRIVE

Donate new school supplies at any Launch CU branch

July 1ST thru July 31ST, 2026



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

Cruise Into Summer

Ready to hit the road in a new ride?

NOW through August 31ST, Launch Credit Union is helping you Go Beyond with low auto loan rates, exclusive perks, and up to \$300 cash back!*

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 \$23.02 per \$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 04/01/2026 – 08/31/2026 only. Cannot be combined with any other offer. One bonus payment per loan. Rates current as of April 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.

LAUNCH CU HELPS MAKE YOUR COMMUNITY BETTER

We're proud supporters 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.



CU Youth Month – Smart Start Workshop at our Orange City branch



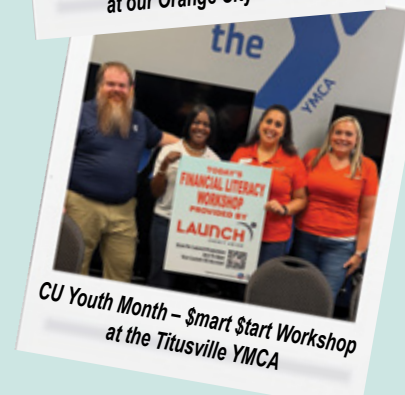
Space Coast Heart Walk



Matthew's Hope support



Grand Opening of our 3rd Launch CU School Branch at Pine Ridge High School



CU Youth Month – Smart Start Workshop at the Titusville YMCA



2025-2026 Brevard Public Schools Partners In Education (PIE) Appreciation Event



DeLand Mardi Gras Dog Parade & Festival



18th Annual Mayors Breakfast hosted by The Greater Palm Bay Chamber

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 few months, we want to celebrate some 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 the community. Helping others brings incredible rewards – for them and for you.

PREPARE NOW!



Your Home's Equity Can Help Protect You In Time Of Need!

Prepare your home for Florida weather with a Home Equity Line of Credit from Launch CU and be ready for whatever this season brings!

- Fixed or variable interest rate loan ■ Competitive APR*
- Access up to 100% of your home's value
- Launch CU will pay up to \$1,000 in origination fees
- Only pay interest on the amount that you borrow, not the total amount of the loan



Scan the QR code to find out about Launch CU's Home Equity Lines of Credit!



*APR: Annual Percentage Rate. All loans are subject to loan approval. Your actual interest rate, terms and payment amount will be determined when your loan is processed. All rates, terms and conditions are subject to change without notice. Some restrictions may apply. Launch will pay up to \$1,000.00 in fees to originate your loan. HELOC Payment Example: \$978.31 monthly payment includes principal and interest only Payment estimates are based on a loan in the amount of \$50,000 at 6.5000% APR. Payments do not include amounts for taxes and insurance premiums, and the actual payment obligation will be greater. Appraisal fee is paid up front. Minimum loan amount is \$10,000. Fixed Rate HELOC maximum loan amount is \$500,000, or \$1,000,000 for Variable Rate HELOC. Appraisal approximately \$550. Property Insurance and flood insurance, when applicable, are required. Maximum APR for a HELOC is 18%. Finance charges begin on date the loan is made and interest accrues during the payment deferral period. Please contact the credit union for current real estate loan rates. The rate you receive may vary based on individual credit history, loan term and applicable discounts. All loans subject to credit approval. Nationwide Mortgage Licensing System (NMLS) Unique Identifier #407506.

FINANCIAL POWER AFTER HOURS

COMING IN AUGUST!

Take charge of your financial future! Chat with our Launch professionals about how we can support your personal and business banking needs.

- Lending Experts
- Business Services
- Retirement & Investment Services
- Real Estate Resources
- Financial Education

SOUTH DAYTONA
Launch CU Branch

Wednesday, August 19TH
5:30 p.m. – 7:00 p.m.



REGISTER NOW!



FUEL UP TO WIN!

You Could Win \$500!

When you purchase gas and groceries, 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 2026 ONLY

See 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 08/01/2026 and 08/31/2026 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 17th, 2026. 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 is 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.

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 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.

Pine Ridge High School*
926 Howland Blvd.
Deltona, FL
T-W During Lunch

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.



DIVIDENDS ESTABLISHED Month ending June 30, 2026

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

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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.

HOLIDAY CLOSINGS

All branches will be closed:

Monday, September 7th – Labor Day



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

