

BUSINESS ACCOUNTS TO HELP YOUR BUSINESS GROW

If you or someone you know is anticipating opening a business soon in the areas we serve, be sure to include Launch CU when comparing banks and credit unions in our area with whom to open your business account. When choosing which financial institution to trust your growing business with, there are many factors to consider including fees, rates, technology, access to lending, merchant services and so much more. Launch has recently expanded and improved our business services to better fit our members needs and to provide more choices in business banking and services.

Business Savings

Business Savings accounts feature a robust Digital Banking platform which includes e-Statements

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



"We are here to help our Business Services members every way we can. Launch CU is constantly working to improve our offerings and introduce new, innovative products and services. Our team is committed to being your financial institution of choice for your business needs."

Morgan Green
Business Services Manager



Business Checking

Our business checking accounts have great features that can make running your business' finances a breeze.

Business Debit Card with all checking accounts.

- **Business Classic Checking**
- **Business Non-Profit Checking**
- **Business Elite Checking**
- **Business Premier Checking**



Business Loans

Get the financing your small business needs!

Launch offers the following loans with a minimum application amount of \$50,000. Launch CU Business Lending is offered within the U.S. only.

- **Commercial Real Estate Lending**
- **1-4 Family Investment Lending**
- **Term Loans** (vehicles, equipment, and boats for commercial purposes only)
- **SBA Loans** 7(a) and 504 SBA Loan Program



For answers to all your questions: 800-662-5257 x 5412 ■ launchcu.com

Fill in the "Contact Us" form on any Launch CU Business Services page!

GET SMART ABOUT FRAUD

Some Launch CU members have been receiving telephone calls threatening and scamming them into going to a branch and withdrawing cash. These misleading calls are causing our members to withdraw funds and be defrauded. It is important to understand what these calls might be like or for what the scammers may be asking. They may say:

- They have intercepted a box of money with your information.
- One of your loved ones is in jail or hospital and you need to pay to get them released.
- Try to convince you to help them monetarily by appealing to your kindness, asking for help with purchasing a car, getting a new roof for their home or a remodel, or paying for a wedding or funeral in their family.

There has also been a rise in calls spoofing Launch Credit Union's phone number and claiming to be the Launch security/fraud department. They then ask for members' Digital Banking log-in information. When the scammers' unregistered device is attempting to log in and the MFA code is sent to our members, the members often provide this information directly to the scammers.

What will the REAL entities NEVER ask for?

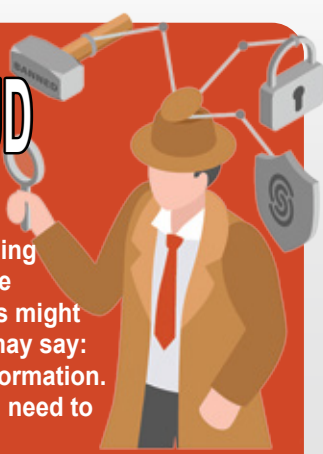
Government:

- NEVER asks for you to withdraw money from the bank
- NEVER has you mail them cash
- NEVER has you buy gift cards and give them the code number
- NEVER has you send Western Union/money orders/cashiers' checks

Launch Credit Union:

- NEVER asks for your Digital Banking username and/or password
- NEVER asks for an MFA (MultiFactor Authentication) code which has been provided to you by text message or phone call. The text openly states "If someone is asking you for this code hang up you are being scammed."
- NEVER has you make a cash withdrawal
- NEVER has you mail us cash
- NEVER has you deposit cash in Bitcoin at an ATM
- NEVER has you buy gift cards and give us the code number

It is important for our members to understand how many and varied the scams are, and how to react when you are contacted by any false representative. Please hang up, and NEVER give any of your information out to an unsolicited caller. Your caution can save you a lot of money!



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.

October 2023

Friday, October 6 – Port S. John

Wednesday, October 11 – KSC-HQ Cafeteria
(10:30 a.m. - 1:30 p.m.)

Friday, October 20 – Merritt Island

November 2023

Friday, November 3 – Palm Bay

Friday, November 10 – Melbourne-Wickham

Friday, November 17 – Ormond Beach

December 2023

Friday, December 1 – Orange City

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 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.

FREE SHRED DAYS SCHEDULED

Members and non-members may bring up to five boxes of paper material to one of these events and have it securely shredded and disposed of at no charge. Please do NOT include any plastic, such as plastic bags or CDs, and no metal or garbage. Remove metal and binder clips. However, it is not necessary to remove staples. No material may be left at the branch; shred will only be accepted during the event. In order to adhere to safety measures, all shred material must be boxed or bagged, and left in your trunk. Please remain in your vehicle and a Launch representative will remove the shred from your trunk.

Thursday, October 12

Port St. John Branch ■ 7347 N. Hwy. U.S. 1
8:30 a.m. - 10:30 a.m.

Friday, October 20

Edgewater Branch ■ 2810 S. Ridgewood Ave.
8:30 a.m. - 10:30 a.m.

Wednesday, October 25

Palm Bay Branch ■ 5225 Babcock St. NE
8:30 a.m. - 10:30 a.m.

HELP YOUR COMMUNITY WITH LAUNCH CU TOY DRIVE

Every year Launch CU holds charity collection drives to help folks in need around Brevard and Volusia counties. In 2023, Launch CU is proud to announce that we will be collecting toys to benefit TOYS FOR TOTS, organized by the Marine Corps Reserve.



Launch asks that you donate new, packaged toys at any branch, from **December 1ST - 15TH**. Join us in assisting others during difficult times.

NOMINATIONS FOR BOARD OF DIRECTORS

If you were not appointed by the Nominating Committee, you may run by petition for the Board of Directors. A form may be obtained from any branch of Launch CU. Submit the completed form along with signatures of at least 2% of the eligible-to-vote members (at least 18 years of age and in good standing with Launch CU). These signatures must be submitted no later than November 15, 2023.

Percy Cohrs

Percy was formerly the Chief Information Security Officer with Health First, where he led IT Security and Business Continuity functions. Prior to his position with Health First, Percy was a technology executive at the Walt Disney



Company, where he led many functions including: Data Center Operations, Project Management, Help Desk Operations, Business Continuity, Capacity Planning, and Risk/ Compliance Programs.

Percy has a Master's of Business Administration degree, University of Central Florida, and a Bachelor of Science in Computer Science and Mathematics, Minnesota State University. Percy was a Certified Business Continuity Professional (CBCP) Disaster Recovery Institute and a Certified Information Security Manager (CISM) ISACA. Percy chaired the Delivery Channels Committee for 2 years and currently chairs the Executive Committee.

Charles E. Jenkins, Jr.

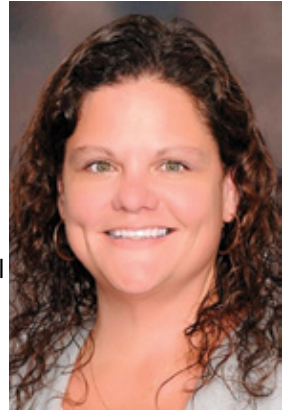
Charles has been with NASA for 35 years and currently serves as the Supervisor of Computer Systems. This branch is responsible for the development, operation, cybersecurity and sustaining engineering of launch processing computer systems. Previous positions at NASA include computer engineer, project engineer and lead design engineer. He is a graduate of Florida State University with a Bachelor of Science in Computer Science.



Charles has served over nine years on the Board of Directors for Launch CU, serving in all the officer positions, as well as on the Audit and Nominating Committees. Chuck currently serves as the Chair of the Board Development Committee.

Hollimarie Montijo

Holli is the Process and Tool Director for the Americas at Alstom Transportation in Melbourne. In this position, she is responsible for ensuring global performance management (planning, project/program management/KPIs,



methods & tools and workload management) and leads continuous improvement initiatives for the region. Previous positions include engineering program manager, operations manager and six-sigma black belt. Holli has a Bachelor of Arts in Political Science and Economics and a Masters of Business Administration. At Launch CU, Holli has served as an Associate Board Member, member of the Audit Committee, Finance, and Delivery Channels Committees. She served as Chair of the Board Development Committee and currently serves as the Board Vice-Chair.

LAUNCH NOW OFFERS 100% LTV HELOCS

Do you need money for that home improvement project you have been putting off, or to help you pay off medical bills? Do you simply want to consolidate your higher-rate debt into one easy-to-manage payment? A home equity line of credit from Launch CU could be the perfect solution.

With a home equity line of credit, (HELOC), use your home's equity to your advantage to control how much you borrow and when. One of the best features of a HELOC is that you only have to pay interest on the amount that you borrow, not the total amount of the loan. Since HELOCs are backed by the equity you have in your home, their interest rates are typically lower than other types of loans. A HELOC may also provide you with certain tax advantages; however, you should consult with your tax adviser to determine how a HELOC may benefit you.

Launch CU offers both fixed rate and variable rate HELOCs, with great low rates and flexible terms. And now, Launch is able to offer 100% Loan To Value HELOCs in some cases. Being able to borrow up to 100% of your home's appraised value could be an advantage for you, so please contact one of our Home Loan Specialists to see if you qualify for this program. It's easy to apply for a HELOC with Launch CU! Just book an appointment at any of our conveniently located branches and apply in person, call a friendly Launch CU Representative at 1-800-662-5257, or apply online from any device in just minutes. You can even check the status of your application once you have submitted it. Launch CU offers fast decisions on HELOC loans.

APR = Annual Percentage Rate. The interest rate and APR's shown are subject to change without notice. Closing Fee only required if appraisal is necessary. The maximum loan amount is \$250,000. 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. The index used to determine the APR is the Prime Rate published in the Money Rates column of the Wall Street Journal.



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
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MKT-06054-0322 Tracking #1-05256490 (Exp. 03/25)

HOLIDAY CLOSINGS

Monday, October 9TH – Columbus Day

Thursday, November 23RD – Thanksgiving Day

Friday, November 24TH – Central Campus, MFF & CCSFS branches will be closed.

Monday, December 25TH – Christmas

Monday January 1ST – New Year's Day

HOLIDAY ACCOUNT

As a reminder, the entire balance in your Holiday Account will be transferred to your Savings Account at the close of business on October 31, 2023. Your Holiday Account will remain open.

DIVIDENDS ESTABLISHED Month ending September 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	1.14%	1.15%
\$50,000 - \$99,999.99	1.19%	1.20%
\$100,000 - \$249,999	1.24%	1.25%
\$250,000 and up	1.29%	1.30%

Dividend Bearing Checking	Dividend Rates	APY*
(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	Dividend Rates	APY*
	.30%	.30%

First Time Homebuyers Savings	Dividend Rates	APY*
	.30%	.30%

IRA Savings Accounts	Dividend Rates	APY*
(Declared October 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 5 ■ 800-662-5257, Option 3
(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)

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

