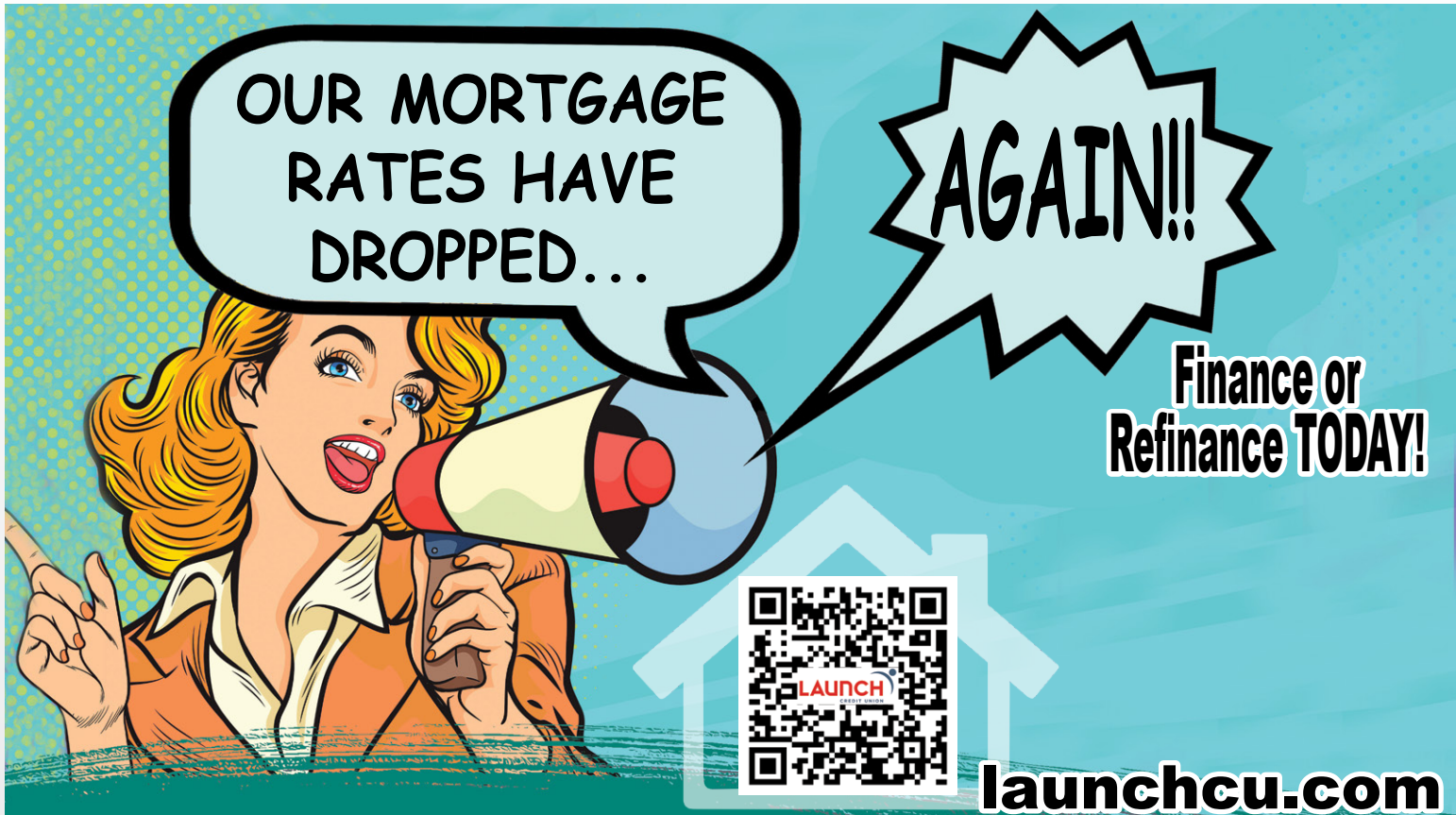


OCTOBER 2025

shore lines

A QUARTERLY NEWSLETTER OF LAUNCH CREDIT UNION



OUR MORTGAGE RATES HAVE DROPPED...

AGAIN!!

Finance or Refinance TODAY!

launchcu.com

*Programs, rates, terms, and conditions are subject to change without notice at any time. Savings account required for loan. Only a \$5 minimum deposit is required to open an account and become a Launch CU member. You can become a member if you live, work, worship, or attend school in the 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. Offer is available for a limited time and subject to change without notice.

NMLS #407506

FEDERALLY INSURED BY NCUA



Shift Into



Gear

**EXTENDED THROUGH
DECEMBER 31, 2025**

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 5.25% APR for auto and motorcycle (payment example: monthly payments on a loan with a term of 48 months at 5.25% APR would be approximately \$23.14 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 08/01/2025 – 12/31/2025 only. Cannot be combined with any other offer. One bonus payment per loan. Rates current as of July 25, 2025, 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.

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^Δ Business Debit Card with all checking accounts.

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

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

- **Business Rewards** ■ **Business Secured**

FREE SHRED DAYS SCHEDULED

- ✓ Members and Non-members.
- ✓ Up to 5 boxes of paper material.
- ✓ All shred material must be boxed or bagged.
- ✓ All shred left in your trunk.
- ✓ Please remain in your vehicle and Launch representatives will remove the shred from your trunk.
- ✗ No plastic, such as bags or CDs.
- ✗ No metal or garbage. Remove metal and binder clips, but staples are OK.
- ✗ No material left at the branch.

Wednesday, October 8

Ormond Beach Branch
240 North Williamson Boulevard
8:30 a.m. - 10:30 a.m.

Tuesday, October 14

West Melbourne Branch
4301 Norfolk Parkway
8:30 a.m. - 10:30 a.m.

Wednesday, October 15

Titusville-Singleton Branch
90 South Singleton Avenue
8:30 a.m. - 10:30 a.m.

CELEBRATE INTERNATIONAL CREDIT UNION DAY WITH LAUNCH CU!

Refer a friend and/or businesses

October 13-17th, 2025 and earn up to \$600!**

See launchcu.com for all the details!



Celebrate International Credit Union Day with Launch CU!

From Monday, October 13th through Friday, October 17th,
experience the "Credit Union Difference"
and earn \$100 for both you and your referral!



Fill out the form and have your friend bring it when they open their new savings and checking account at Launch CU. Once they enroll in e-statements and have direct deposit or a minimum deposit of \$500 within the first 90 days of account opening, you'll both get \$100.

REFERRED BY: _____

NAME – PLEASE PRINT: _____

PHONE NUMBER: _____

LAST 4 DIGITS OF LAUNCH CU PERSONAL SAVINGS ACCOUNT: _____

Referring Business or Member: By submitting via account opening, the name of the person who referred you, you are giving express consent to Launch to notify the party who referred you that you have become a member of Launch Credit Union. This consent is provided only for the purpose of crediting the referring party's account for the referral bonus that is described above.

*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 Brevard, Volusia, Orange, Seminole, Flagler, Osceola County, Indian River, Lake, and Polk County; and businesses must maintain an office located in the counties we serve. New membership accounts are subject to account opening requirements and approval. To qualify for the bonus, the new member must open a savings and checking account, enroll in e-statements, and have direct deposit or a minimum deposit of \$500 within the first 90 days of account opening. The new account must be opened between October 14-18, 2024. Cannot be combined with any other offer.

Launch CU employees and their immediate family are not eligible for the bonus. A bonus of \$100 will be credited to each member's Launch Savings account after 90 days if accounts are open, active, and in good standing. Each member is responsible for its own taxes on bonus, if any. The bonus will be reported on tax form 1099-INT. To qualify as a new member, the primary owner (individual or entity), must not have been a signer or owner on any other Launch CU account within the past 90 days.

**Referring members may receive up to six (6) Refer a Friend/Business Bonuses (\$600 total value) during the promotional period.

BRANCHES, please enter a "Credit Union Day" opportunity on each new account opened under this program.

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, 2025.

Stuart P. Dawley

Stuart is a retired senior executive with "C-level" experience in the wireless communications, technology, and defense industries. He worked with the U.S. government on a number of specialized technology transactions involving software applications and services. He has extensive experience in negotiating and structuring major business deals and related financial transactions.

Stuart now devotes the majority of his time to charitable causes as a financial officer or board member helping to raise money for local charitable community groups or church-affiliated causes.

Stuart graduated from the University of Iowa in 1985 with a Bachelor of Arts degree in English and Communications; and again in 1988 with a Juris Doctorate degree. He is a recreational diver with approximately 200 dives throughout Florida and the Bahamas. He currently serves as the Chair of the CUSO Board of Managers and member of the Business Lending, Delivery Channels, Board Development and Finance Committees.



Dominic Morgese

Dominic has been a practicing Florida licensed CPA for over 20 years. Prior to that, Dominic was the Deputy Finance Director for the City of South Daytona – a position he held for fifteen years. Other previous professional background includes positions as a senior auditor for Moats and Associates, CPA's, and a credit analyst for SouthTrust Bank. Dominic also served four years in the United States Marine Corps.

In addition to a Bachelor of Science degree in Finance from the University of Central Florida, Dominic has earned a number of professional designations including Certified Public Accountant, Chartered Global Management Accountant, Certified Internal Auditor, Certified Government Auditing Professional and Certified Public Pension Trustee. Dominic has served on the Launch CU Board of Directors and on the Delivery Channels, CUSO Board of Managers, Board Development and Finance Committee.



Eric Ostarly

Eric recently retired (2022) from AdventHealth, where he most recently served as East Market CFO. Eric's tenure with AdventHealth spanned 22 years, where he served in several other senior executive roles including nine years as CFO for AdventHealth Fish Memorial in Orange City.

Eric holds Bachelor's degrees in both finance (University of Florida) and accounting (University of Central Florida). He was raised in Merritt Island and presently lives in Oviedo. Eric currently serves as the Board Secretary and has held positions on the Executive Committee, Finance Committee, and on the Business Lending Committee



Dan Sicchio

Dan Sicchio is a Certified Credit Union Director (CCD), serving on the Board of Directors with Launch CU since 2013. He currently serves as the Chair of the Business Lending Committee, and on the Delivery Channels Committee.

Dan earned a Bachelor of Science Degree in Human Factors Psychology and a Masters' Degree in Business Administration. Since college Dan has purchased several rental properties in Brevard county. Additionally Dan owns a real estate brokerage in Brevard. Currently Dan lives in Viera with his wife, two boys, and their beagle.



FINANCIAL POWER AFTER HOURS

Get all your questions answered in-person at our Financial Power After Hours educational event!

Meet and talk face to face with Launch professionals who will be there for you. Get answers to your burning questions on home loans, business accounts, loans, retirement and investment consumer loans and all our Launch CU accounts. These sessions are FREE! What are you waiting for?

MERRITT ISLAND Launch CU Branch

415 Fortenberry Road

Tuesday, October 7TH ■ 5:30 p.m. – 7:00 p.m.

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.

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



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

Monday, October 13TH – Columbus Day

Tuesday, November 11TH – Veterans' Day

Thursday, November 27TH – Thanksgiving Day

Friday, November 28TH – Central Campus, MFF & CCSFS branches will be closed.

Wednesday, December 24TH – Close at 2:00 p.m.–Christmas Eve

Thursday, December 25TH – Christmas

Wednesday, December 31ST – Close at 2:00 p.m.–New Year's Eve

Thursday January 1ST – New Year's Day

DIVIDENDS ESTABLISHED Month ending Sept. 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	0.80%	0.80%
\$10,000 - \$24,999.99	0.90%	0.90%
\$25,000 - \$49,999.99	1.00%	1.00%
\$50,000 - \$99,999.99	1.10%	1.11%
\$100,000 - \$249,999.99	1.20%	1.21%
\$250,000 - \$499,999.99	1.30%	1.31%
\$500,000 - \$999,999.99	1.55%	1.56%
\$1,000,000 and up	1.80%	1.81%
Dividend Bearing Checking <small>(Dividends only earned on daily balances of \$1,000 or more.)</small>	0.10%	0.10%
Holiday Account	0.30%	0.30%
First Time Homebuyers Savings	0.30%	0.30%
IRA Savings Accounts <small>(Declared July 1, 2025)</small>	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

Annual Privacy Notice

The Launch CU Privacy Policy has not changed and does not require revision. This policy can be viewed any time at launchcu.com.

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 2025, 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 **November 1ST - December 11TH**. Join us in assisting others during difficult times.



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, 2025. Your Holiday Account will remain open.



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