

# STREAMLINE YOUR LIFE AND CONSOLIDATE YOUR LOANS

*One loan, one payment, with someone you trust.*



- Take **.25%** off your qualified APR\* on a personal loan
  - January 1 - March 31, 2021
  - 12 month term
  - Minimum loan amount \$1,000; maximum \$5,000
  - No application fee\* ■ Low rates\*
  - Payments you can afford!

**Let Launch Help You STREAMLINE.**

## APPLY TODAY!

- **Apply online at [launchcu.com](http://launchcu.com)**
- **Use our online appointment tool to make an appointment at a branch**
- **Call us at 321-455-9400, option 3** (inside Brevard County) **or 800-662-5257, option 3** (outside Brevard County)

\*APR = Annual Percentage Rate. Rate as low as 8.25% 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 \$1,000, maximum loan amount \$5,000. Maximum term of loan is twelve months. Discount .25% off will be applied to qualified loan rate, not to go below 8.25% APR with .25% off applied. (Payment example: monthly payments on a loan with a term of 12 months at 8.25% APR would be approximately \$87.11 per \$1,000 borrowed.) New money only; no internal refinances. Savings account required for loan. Only a \$5 minimum deposit required to open 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. Offer good January 1-March 31, 2021. Cannot be combined with any other offer.



## ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number, or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference

to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Launch CU-affiliated networks. These transactions are enabled through the Presto and CU24 networks.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure, will not apply to transactions processed through non-Visa networks.

Please contact Launch CU with any questions you may have regarding this notice.

## ANNUAL MEETING AND INSTALLATION OF BOARD MEMBERS

Because there are four candidates to fill four vacancies on the Launch Credit Union Board of Directors, elections will not be held.

The Annual Meeting of the Membership will feature installation of the new Board members. Percy Cohrs, Chuck Jenkins, Holli Montijo, and Linda South will be elected by acclamation at the Annual Meeting.

The date of the Annual Meeting is Monday, February 22nd. The location has yet to be determined and may be in person or virtual. Once decided, this information will be communicated through emails and on the [launchcu.com](http://launchcu.com) website. Please be alert for details.

# REAL ESTATE INVESTMENT LENDING WITH LAUNCH

Are you thinking of purchasing a property for investment purposes? Launch CU has partnered with Member Business Financial Services (MBFS) to provide loan servicing for business lending.

Whether you are looking to buy a property as a source of rental income or you are a real estate investor looking to refinance your investment, Launch Credit Union, in partnership with MBFS, can help!

Get started today by contacting MBFS Relationship Manager.

Leroi Sanchez ■ 407-615-9374 ■ [lsanchez@mbfs.org](mailto:lsanchez@mbfs.org)



## Program Highlights

- 1-4 Family Residential Properties
- Easy qualification process
- We offer refinances and purchases
- No pre-payment penalties

## Key Features

- LTV up to 75%
- FICO 680+
- Max Loan Term 15 years
- 25 Year amortization
- Interest rate adjusts every 5 years
- Balloon payment at year 15

Only a \$5 minimum deposit required to open account and become a Launch CU member. You can open an account if you live, work, worship, or attend school in the counties we serve. Programs, rates, terms, and conditions are subject to change without notice at any time.

## LOCK IN YOUR LOW RATE TODAY!

### Rates are at an ALL TIME LOW

If you are currently renting but would like to buy a home, or have ever considered refinancing your current mortgage to save money, now is the time.

Mortgage rates continue to be at an all time low, and if you're renting, you may actually save money by buying.

Our team of mortgage specialists can help you every step of the way, from matching you with a realtor, to helping you choose your mortgage term. They will give you the HONEST truth and tell you if you can save money by refinancing. No tricks. No gimmicks.

Your best first step is to get pre-qualified so when you find the right house, you're ready to make an offer. Apply online today at [launchcu.com](http://launchcu.com), or call us at 800-662-5257 or 321-455-9400.

### Save Money On Your HOME

- No closing costs up to **\$5,000!**\*
- Do almost everything by phone, email, and online
- Flexible terms to fit your needs
- LOCAL decision making and FAST closings
- We don't sell your mortgage – Local Servicing
- Down payment as low as **3%\*\***



### ASK ABOUT HOMEADVANTAGE TO SAVE MORE MONEY!

Apply online at [launchcu.com](http://launchcu.com), call us, or use our online appointment tool to make an appointment at a branch!

\*Available for new purchase or refinance. Cannot be used to refinance existing Launch Credit Union debt. Launch CU will pay borrower closing costs up to a maximum amount of \$5,000 excluding private mortgage insurance, prepaid interest, home owner association fees, or funds to establish the member's escrow account. If the borrower pays off the mortgage within the first 3 years, they will be required to reimburse Launch for a portion of the closing costs paid by Launch. Choosing to take advantage of this offer will add .375% APR to member's qualified loan rate. Offer available for a limited time and subject to change without notice.

\*\*Maximum 97% Loan-to-Value (LTV). Must be owner-occupied; primary residence or second home only. Maximum loan amount \$1,000,000. APR = Annual Percentage Rate. The rate you pay is based on credit history and term. Loans exceeding 80% of the appraised value of the home require private mortgage insurance. Programs, rates, terms, and conditions are subject to change without notice at any time. NMLS #407506

## LAUNCH IS TAKING CARE OF BUSINESSES

Launch now offers lending options specifically to help our local small businesses GROW!

If you own a local business, ask about our new Merchant Lending program, which offers finance plans that meet your customers' needs. Choose from fixed rate installment loans with low payments and promotional plans. Get your customers approved for a loan for your product while they are in your shop. For more information on our Merchant Lending Program, email [merchantinfo@launchcu.com](mailto:merchantinfo@launchcu.com).



If you are a small business and need money to grow, ask about our Small Business Loans. Launch has partnered with NU Direction lending to assist our members with small business loans where they may not have real estate as collateral. We offer a fast turnaround time of five to six business days on loans from \$25,000 to \$250,000. For more information, visit our website today at [launchcu.com/business-banking/business-loans](http://launchcu.com/business-banking/business-loans) or contact us at 800-662-5257.





# LOOKING FOR A DO-OVER?

Do-Over Your Auto Loan And Get \$200!

Refinance your auto loan  
from another lender  
to Launch  
and we'll give you

**\$200\***

**PLUS .25% off\* your qualified auto loan rate!\***

**PLUS 60 days\* deferred payments**

**Limited time offer – January 2021 ONLY!\***

**APPLY TODAY!**

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■ **Call us at 321-455-9400, option 3 or 800-662-5257, option 3**

(inside Brevard County)

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\*APR = Annual Percentage Rate. Loans are based on credit approval. The rate you pay is based on credit history and term. Savings account required for loan. Only a \$5 minimum deposit required to open account and become a Launch CU member. You can open an account if you live, work, worship, or attend school in the areas we serve. Discount .25% off will be applied to qualified auto loan rate, not to go below 2.99% APR. (Payment example: monthly payments on a loan with a term of 48 months at 2.99% APR would be approximately \$22.13 per \$1,000 borrowed.) \$10,000 minimum loan amount for \$200 bonus. Vehicle must be financed using standard financing terms through Launch Credit Union. Finance charge begins from date of refinancing and is repaid over the term. Launch CU offers the option of deferred payments for 60 days upon vehicle refinancing. Offer valid 01/01/21 - 01/31/21 only. Cannot be combined with any other offer. Car, truck, and motorcycle loans currently financed at Launch CU are not eligible for rate discount or the \$200 incentive. Promotion not available for RVs and motorhomes. \$200 incentive for refinancing will be deposited into member's savings account within 30 days of loan closing. Member is responsible for taxes associated with \$200 bonus. \$200 bonus will be reported on 1099-INT tax form.



# THANK YOU & HAPPY NEW YEAR

This past year has been a challenge in so many ways for everyone.

Here at Launch, we know our members have had to adjust their way of banking, including learning how to use our Digital Banking platform, longer waits in the drive-thru, and so much more.

We appreciate your flexibility, your willingness to learn new ways of banking, but especially your kindness to our staff through all these changes. Each of us here at Launch thanks you for hanging in there with us, while we too had to learn new ways to help you with your financial needs.

Be on the lookout for improved services, additional products, and better ways we will be serving you in 2021. Happy New Year!



# ADDITIONAL COURTESY PAY COVERAGE AVAILABLE

Currently, all members are eligible for our existing Courtesy Pay coverage on checks and ACH items. **Coming January 2021, Launch Credit Union will offer additional Courtesy Pay coverage on your ATM and One-Time Debit Card transactions.** Simply access your account through digital banking to opt in – select Services from the menu list and click on Courtesy Pay from the drop down menu. Opting into Courtesy Pay for ATM and One-Time Debit Card transactions will be available for you to select.

**Please be aware that your current recurring debit card purchases will now be covered by our Courtesy Pay program.** If you have authorized a recurring payment related to your Debit Card to come out of your account and funds are unavailable, the item will be paid, and a fee will be charged to your account.

Please see the **Courtesy Pay Disclosure** (<https://www.launchcu.com/resources/services/courtesy-pay/>), which explains how transactions are posted to your account and how your available and actual account balances are calculated.

You may opt out of Courtesy Pay at any time by logging into your account through digital banking and selecting “Services” from the menu list, clicking on “Courtesy Pay” and selecting which opt out option you need.

**You must select which type of Courtesy Pay coverage you wish to opt out – Share/Draft transactions, which covers checks and ACH transactions, or ATM and One-Time Debit Card transactions.**

If you do not use digital banking and would like to opt-out, please call us at 321-455-9400 or 800-662-5257 option 0 for assistance, or by visiting your local branch.



# UPDATE YOUR INFO

Make sure all your contact information is up to date! It's easy. Just log into Digital Banking, select the “Services” tab, and click on “Update Contact Info”. It's very important to keep your address and email address current. You can also update your information anytime you're in a branch.

# NOTICE

Our Member Services Agreements and Disclosures have been updated. The revised Membership and Account Agreement, Funds Availability Policy Disclosure, and Electronic Funds Transfer Agreement and Disclosure are available at [launchcu.com](http://launchcu.com).

# PLAN AHEAD WITH A 2021 HOLIDAY CLUB ACCOUNT

Was your holiday list longer than you expected? Get back on track for the next holiday season by opening a Holiday Club Account. This is a special savings account where you can set money aside all year long. Then, in November, you'll already have your shopping money set aside.

You can make deposits at any branch drive-thru or through Digital Banking. Contact us to open your Holiday Club Account today.

Matures the last business day of October. Entire balance transfers into savings account. Automatically renews the first business day of November. Penalty applies for early withdrawal.



## 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  
3950 S. Washington Ave.

West Melbourne  
4301 Norfolk Parkway

## RESTRICTED ACCESS

Cape Canaveral Air Force Station\*  
E&L Bldg., Room 1435  
Cape Canaveral AFS  
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-W During Lunch

Administration\*  
300 S. Plumosa Street  
Merritt Island, Florida, 32952

\*No Drive-thru

## ONLINE ACCOUNT OPENING... NO MASK REQUIRED!

Now, new members can open an account right from their computer or mobile device, on their own schedule, without the need to come into a Launch branch.

Refer your friends and family, and help them enjoy the same convenience and service you appreciate with Launch CU. They'll just need the following items handy to start their new account with Launch:

- Current Driver's License
- Current Email Address
- Social Security Number
- A funding method (debit card, credit card, or an ACH Debit from a checking or savings account you have with another financial institution)



It's FAST and EASY! Tell your friends!

## HOLIDAY CLOSINGS

All branches will be closed:

- Friday, January 1<sup>st</sup> – New Year's Day
- Saturday, January 2<sup>nd</sup> – No Saturday Drive-Thru hours
- Monday, January 18<sup>th</sup> – Martin Luther King, Jr. Day
- Monday, February 15<sup>th</sup> – Presidents' Day

## DIVIDENDS ESTABLISHED Month ending Dec. 31, 2020

Savings & Business Savings	Current Rates	APY*
\$5.00 - \$199.99 (minor accts)	.05%	.05%
\$200 - \$2,499.99	.05%	.05%
\$2,500 - \$9,999.99	.05%	.05%
\$10,000 - \$24,999.99	.05%	.05%
\$25,000 - \$49,999.99	.10%	.10%
\$50,000 - \$99,999.99	.15%	.15%
\$100,000 and up	.20%	.20%

\*"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](http://launchcu.com), call 321-455-9400 or 800-662-5257, or inquire at your local branch for current rates.

Money Market Account	Current Rates	APY*
\$2,500 - \$9,999	.10%	.10%
\$10,000 - \$24,999.99	.10%	.10%
\$25,000 - \$49,999.99	.15%	.15%
\$50,000 - \$99,999.99	.20%	.20%
\$100,000 - \$249,999	.25%	.25%
\$250,000 and up	.30%	.30%
Dividend Bearing Checking	.05%	.05%
Holiday Account	.15%	.15%
IRA Savings Accounts (Jan. 2021)	.20%	.20%

Visit our website at [www.launchcu.com](http://www.launchcu.com)

- Apply for a loan ■ View locations and phone numbers
- Enroll in Digital Banking ■ And much more!

NMLS #407506

## TWO GREAT CARDS... ONE LOW INTRODUCTORY RATE!

Launch has a card to fit your needs

Launch Visa Platinum Credit Card

2.90% Introductory APR\*\* for 6 billing cycles  
on purchases & balance transfers

Rates as low as 8.90% APR\*

Rate will not exceed 17.50% APR\*



Launch Visa Platinum  
REWARDS Credit Card

2.90% Introductory APR\*\* for 6 billing cycles  
on purchases & balance transfers

EARN 1 REWARD POINT FOR  
EVERY DOLLAR YOU SPEND

Rates as low as 10.90% APR\*

Rate will not exceed 17.50% APR\*

NO BALANCE TRANSFER FEE ■ NO CASH ADVANCE FEE  
NO ANNUAL FEE ON EITHER CREDIT CARD!  
APPLY ONLINE OR OVER THE PHONE

\*Subject to credit approval. The rate you pay is based on credit history. Introductory Rate and Balance Transfer Rate: APR = Annual Percentage Rate. \*\*The 2.90% introductory APR for purchases and balance transfers will apply to transactions posted during the first 60 days following issuance of your card. The 2.90% introductory APR will be in effect for six billing cycles from the date of your first purchase or balance transfer. After the introductory period your APR will be 8.90% to 17.50%, based on your creditworthiness and type of credit card. Cash advances 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. Card holder earns 1 point for every dollar on purchases made with Launch Visa Platinum Rewards Card. Balance transfers and cash advances do not earn points. Points will be deducted for return purchases. Points are rounded to nearest whole number. Redeemable balance of points will be forfeited if account is delinquent or over limit for 2 billing cycles. Points will be forfeited if account is statused bankrupt, closed or revoked. Unredeemed points expire in 36 months. Refer to your Launch Rewards Terms and Conditions. FEDERALLY INSURED BY NCUA.

## Annual Privacy Notice

Please review the annual Privacy Policy included with your statement. This policy can also be viewed at [launchcu.com](http://launchcu.com).



## 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 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)



Federally insured by NCUA

