

USE YOUR HOME TO FINANCE YOUR DREAMS

With a Launch CU Home Equity Line of Credit!

Do you need money for that home improvement project you have been putting off, or to help you pay off personal 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. You only pay interest on the amount you draw, not the total amount of the loan. Since HELOCs are backed by the equity you have in your home, the interest rates are typically lower than other types of loans. Launch will pay up to \$1,000.00 in fees to originate your loan. Fees including an appraisal if one is required that exceed \$1,000, the borrower(s) are responsible for.

Launch CU offers both fixed rate and variable rate HELOCs, with competitive rates and flexible terms.

Fixed Rate Home Equity Line of Credit: With a fixed interest rate, your interest rate will not fluctuate throughout the term of your loan. Launch CU now offers up to 100% LTV*** on a fixed-rate Home Equity Line of Credit (HELOC), with a maximum loan amount of \$250,000.

Variable Rate Home Equity Line of Credit: Variable interest rate simply means that your interest rate may fluctuate over time. With a variable rate HELOC, you are able to borrow up to 80% of your property's value, with a maximum loan amount of \$250,000.



How To Apply

- In person at any of our conveniently located branches.
- Call a friendly Launch CU Representative at 1-800-662-5257, option 5.
- Apply online from any device in just minutes.



SCAN FOR ALL THE INFO!

*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.

**Based on an appraised value of 100% of the assessed taxable value of the home. \$5 deposit required to join; open to everyone who lives, works, worships, or attends school in the counties we serve.

***LTV = Loan To Value. Federally insured by NCUA. NMLS# 407506

LAUNCH CU EMPLOYEES GIVE BACK TO THE COMMUNITY

Launch Credit Union employees donate time and money to their communities throughout the entire year. These dedicated and selfless people are proud to help make our areas better places to live. These events are a very few of the worthy causes supported by Launch CU and our employees.



All Launch CU branches collected for Toys 4 Tots! Here are the Melbourne-Wickham branch staff, displaying some of the toy donations from members and employees.



The Launch CU Go Beyond Foundation donates to Second Harvest Food Bank regularly throughout the year. In November, the Foundation donated \$4,000 to this worthy organization that works to relieve hunger in our Brevard and Volusia communities.



More than 20 Launch employees turned out to pack meals for the Children's Hunger Project in September. Launch employees assist this organization several times a year, with the goal of eradicating child hunger.

Turn Up The Savings... Rock and Roll Into A New Rate With a Launch CU Auto Loan SPECIAL!

Turn up the savings!

Finance your Auto, Motorcycle, Boat or RV with Launch or refinance from another lender to Launch and get **\$100!***

PLUS ■ .25% off your qualified loan rate* ■ 90 days deferred payments*

From now until January 31ST, 2025

Apply Online Now for your Auto or Motorcycle Loan!

321-455-9400 ■ **800-662-5257** ■ **launchcu.com**

Inside Brevard

Outside Brevard

To apply for a Boat loan or RV, please visit your nearest branch or call a friendly Launch CU Loan Specialist!



GET ALL THE DETAILS!

*APR = Annual Percentage Rate. Special offers apply to auto, boat, RV 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 Brevard, Volusia, Orange, Seminole, Flagler, Osceola County, Indian River, Lake, or Polk County. 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 6.25% APR for auto and motorcycle (payment example: monthly payments on a loan with a term of 48 months at 6.25% APR would be approximately \$23.60 per \$1,000 borrowed); 10.75% APR for boats and RV's (payment example: monthly payments on a loan with a term of 240 months at 10.75% APR would be approximately \$10.16 per \$1,000 borrowed). \$10,000 minimum loan amount for \$100 bonus and rate discount. Auto, motorcycle, boat, and RV 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 90 days upon vehicle finance/refinance. Offer valid 11/18/2024 - 01/31/2025 only. Cannot be combined with any other offer. Rates current as of November 18, 2024, and rates may change at any time without notice. Auto, motorcycle, boat, and RV 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.

LEVEL UP WITH LAUNCH

Unlock Your Financial Potential!

Join our Level Up with Launch quest and win rewards for every level you complete. Complete all three levels for a chance to win a retro arcade game!

Scan the QR code or visit our promotions tab on our website for all the details.



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 Pulse 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.



EVERY DROP COUNTS
Merritt Island Branch Blood Drive
February 14, 2025
11:00 a.m. - 5:00 p.m.



BUSINESS ACCOUNTS TO HELP YOUR BUSINESS GROW

If you or someone you know has a business or is planning to start one in our service areas, consider opening your business account with Launch CU.

*"I recently had the pleasure of opening a business account with Launch, and I must say, the experience was nothing short of outstanding... I highly recommend Launch to any new business owner seeking exceptional service and expert guidance."
Manu B. - South Daytona*



Business Savings



Business Checking



**Business Visa
Credit Cards**

Visit our **Business Services** page on our website, launchcu.com, for a complete listing of our products and services to fit your business needs.

800-662-5257, Option 8

BUILDING A HEALTHIER FINANCIAL FUTURE TOGETHER

As a valued member of Launch CU, your financial health is our priority, so we've partnered with the trusted national nonprofit GreenPath Financial Wellness to offer you free financial counseling, guidance, and educational resources.



- **Financial Counseling**
- **Housing Services**
- **Credit Report Review**
- **Student Loan Counseling**
- **Financial Wellness Education**

GreenPath Counselors are Ready to Help.

Call GreenPath today at **877-337-3399** to connect with a kind, caring, NFCC-certified counselor. Make informed financial decisions and find your path to a bright financial future. It's free, no-pressure, and 100% confidential.

GreenPath Hours of Operation:

Monday-Thursday: 8 am -10 pm,
Friday: 8 am -8 pm; Saturday: 9 am -1 pm

ANNUAL MEETING AND INSTALLATION OF BOARD MEMBERS

The Annual Meeting of the Membership will feature installation of the new Board members. Marilyn Cherubini, Connie Morice, and Linda South will be installed in the three open board seats by acclamation at the Annual Meeting.

The Annual Meeting is Wednesday, February 26, 2025 at 5:30 p.m. and will be held virtually. Information on how to register to attend online will be communicated through emails and on the launchcu.com website. Instructions for how to join, participate, and vote during the virtual meeting will be included.

FINANCIAL POWER AFTER HOURS

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

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

■ **DELAND Launch CU Branch**

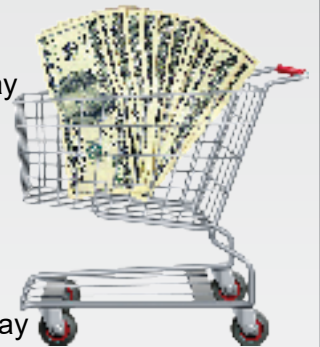
Tuesday, February 25TH
5:30 p.m. – 7:00 p.m.

■ **WEST MELBOURNE Launch CU Branch**

Tuesday, March 25TH
5:30 p.m. – 7:00 p.m.

PLAN AHEAD WITH A 2025 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 - 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

DON'T ROLL THE DICE WITH YOUR SAFETY!

Always Be On Alert For Fraud!

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

Wednesday, January 1ST – New Year's Day
Monday, January 20TH – Birthday of Martin Luther King, Jr.
Monday, February 17TH – Washington's Birthday

DIVIDENDS ESTABLISHED Month ending December 31, 2024

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	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 .10% .10%
(Elite, Business Elite, Business Premier, and Business Non-Profit Checking. Dividends only earned on daily balances of \$1,000 or more.)

Holiday Account	.30%	.30%
First Time Homebuyers Savings	.30%	.30%
IRA Savings Accounts	.75%	.75%

(Declared January 1, 2024)
*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. ***Minor accounts only.



LAUNCH PRESENTS HOME-OWNER EDUCATION DAYS

Visit a Launch branch during a special Homeowner Education Day! Talk to a Launch Mortgage Specialist, an Insurance Representative, 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 11 a.m. to 2 p.m., except where noted.

DAYTIME EVENTS

Friday, January 10 – Titusville-Singleton

Friday, January 17 – Orange City

Friday, February 14 – Rockledge

Friday, February 21 – Palm Bay

Friday, March 7 – South Daytona

Friday, March 14 – Merritt Island

AFTER HOURS EVENTS

Tuesday, February 25 – DeLand branch
Financial Power Event
5:30 p.m. to 7:00 p.m.

Tuesday, March 25 – W. Melbourne branch
Financial Power Event
5:30 p.m. to 7:00 p.m.

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.



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)

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

Visit our website at
launchcu.com

■ Apply for a loan

■ View locations & phone numbers

■ Enroll in Digital Banking ■ Much more!

NMLS #407506



Federally insured by NCUA