

YOU'VE GOT #LifeGoals

Launch FCU is here to help!

Let our mortgage specialists answer your questions and help with financing your home. You won't believe how affordable & easy a Launch FCU mortgage can be.



- Mortgage down payment as low as **3%**.
- Fast processing time ■ Low closing costs
- No prepayment penalties ■ We don't sell your mortgage ■ Face to face, personal service
- Limited time – ONLY through March 31st, finance with Launch FCU and we'll **WAIVE THE \$400 PROCESSING FEE!***

Experience our face-to-face, personal service!

Call and schedule an appointment. A member of the Mortgage Team will meet you at the branch of your choice.

321-455-9400, Opt. 4 (Inside Brevard) ■ **800-662-5257, Opt. 4** (Outside Brevard)

*Maximum 97% Loan-to-Value (LTV). Must be owner-occupied; primary residence or second home only. Must be a purchase, not refinance. Minimum loan amount \$50,000; maximum loan amount \$453,100. APR = Annual Percentage Rate. Example: for a \$100,000 loan for a term of 30 years with an interest rate of 4.00% (4.118% APR), the monthly payment will be \$477.42. Sample payment includes principal and interest only; taxes and insurance will increase your payment. 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. Savings account required for loan. Only a \$5 minimum deposit required to open account and become a Launch FCU member. Submit this flier when applying for a Launch FCU mortgage and Launch FCU will waive the \$400 processing fee. This offer expires March 31st, 2018.

TWO SHRED EVENTS SCHEDULED AT LOCAL BRANCHES

In the effort to provide more security to our members, Launch FCU has scheduled two FREE Shred Days. Members may bring up to five boxes of paper material to one of these events and have it securely shredded and disposed of for no charge.

Please do NOT include any plastic, such as plastic bags or CDs, and no metal or garbage. However, it is not necessary to remove staples. No material may be left at the branch; shred will only be accepted during the event.

For your safety, traffic routes will be marked at each branch and we ask that you follow these directions. Our goal is to provide a safe, efficient Shred Event for all our members.

Friday, January 12th ■ 2 p.m. - 4 .m.
Port St. John Branch
7347 N. Hwy. U.S. 1

Monday, January 22nd ■ 1 p.m. - 3 p.m.
Orange City Branch
2277 Veterans Memorial Pkwy.

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 FCU-affiliated networks. These transactions are enabled through the Accel, 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 FCU with any questions you may have regarding this notice.

EDUCATIONAL SEMINARS TO HELP YOUR FINANCIAL HEALTH

Launch FCU offers educational seminars for our members with topics including Credit Scores and Home Buying. If you are interested in attending one of our free upcoming seminars, please RSVP to seminars@launchfcu.com, or call 321-455-9400 x 1204. Leave your name, which seminar location you would like to attend, your phone number, and email address. All seminars are posted on the Calendar of Events on our Launch FCU website, which is updated continuously. Please check back often.

BUILDING A BETTER BUDGET SEMINAR

Tuesday, January 16th ■ 6:00 p.m.

Cocoa Public Library
308 Forrest Avenue, Cocoa, FL 32922

CREDIT SCORE SEMINAR

Thursday, February 8th ■ 6:00 p.m.

Cocoa Public Library
308 Forrest Avenue, Cocoa, FL 32922

HOME BUYING SEMINAR

Tuesday, March 20th ■ 6:00 p.m.

Cocoa Public Library
308 Forrest Avenue, Cocoa, FL 32922

ANNUAL MEETING AND INSTALLATION OF BOARD MEMBERS

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

The Annual Meeting of the Membership will feature installation of the new Board members. The incoming Board members will be Charles Jenkins, Jr., Mark Kratz, and Hollimarie Montijo.

The Annual Meeting of the Membership of Launch FCU will take place at:

Holiday Inn Titusville-KSC
4715 Helen Hauser Boulevard
Titusville, FL 32780
Wed., February 21, 2018, at 5:15 p.m.



Plan Ahead with a 2018 Holiday Club Account

Was your holiday list longer than you expected? Get back on track for the 2018 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 won't have to worry about how you're going to pay for all your gifts. You can make deposits at any branch, through Online Banking, or by setting up an automatic deposit. Visit Launch FCU 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.

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". You can also update your information anytime you're in a branch.

Annual Privacy Notice

Please review the annual Privacy Policy included with your statement. Changes have been made to this policy. This policy can also be viewed at launchfcu.com.

Holiday Closings

All branches will be closed:
Monday, January 1st – New Year's Day
Monday, January 15th – Martin Luther King, Jr. Day
Monday, February 19th – Presidents' Day

DIVIDENDS ESTABLISHED

Month Ending December 31, 2017

SAVINGS	RATE	APY*
\$25.00 - \$199.99 (minor accts)	.10%	.10%
\$200 - \$2,499.99	.10%	.10%
\$2,500 - \$9,999.99	.10%	.10%
\$10,000 - \$24,999.99	.20%	.20%
\$25,000 - \$49,999.99	.25%	.25%
\$50,000 - \$99,999.99	.30%	.30%
\$100,000 and up	.35%	.35%

CHECKING	.10%	.10%
IRA	.35%	.35%
HOLIDAY ACCOUNTS	.15%	.15%

January 2018		
IRA	.35%	.35%

*"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 www.launchfcu.com, call 321-455-9400 or 1-800-662-5257, or inquire at your local branch for current rates.

NOTICE OF CHANGE IN LAUNCH FCU FEE SCHEDULE

Effective March 1, 2018, changes in the fee schedule will be implemented. A \$1.00 fee for each Person to Person Transfer within Digital Banking has been added, and the annual costs for Safe Deposit Boxes have changed. The new cost for each size Safe Deposit Box will be:

3 x 5 box, per year* \$ 40.00	5 x 10 box, per year* . . . \$ 80.00
3 x 10 box, per year* . . . \$ 60.00	10 x 10 box, per year* . . \$115.00
5 x 5 box, per year* \$ 60.00	*box sizes are subject to availability

You may obtain a printed schedule at any branch or online at www.launchfcu.com.

GET YOUR BEST CARD WITH A GREAT LOW RATE!

3.90%

APR* INTRODUCTORY RATE

On purchases & balance transfers for the first

60

days on your new

Launch FCU Platinum Visa Credit Card!



■ Valid on purchases AND balance transfers made in the first 60 days

■ NO Application Fee ■ NO Annual Fee*

■ NO Balance Transfer Fee*

■ NO Cash Advance Fee*

■ Rates as LOW as 8.90% APR* to 17.50% APR*

See if you qualify TODAY! Apply online at launchfcu.com, call us, or stop by any Launch FCU branch!

REWARDS COMING SOON!

*Introductory Rate and Balance Transfer Rate: *APR = Annual Percentage Rate. The 3.90% introductory APR for purchases and balance transfers will apply to transactions posted during the first 60 days following issuance of your card. The 3.90% 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. Rates are subject to change without notice. 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. Subject to qualification for approval. See our terms and disclosures on the website for more details. Savings account required to open a credit card. Membership requirements include a \$5 minimum opening deposit. You must live, work, worship, or attend school in Brevard or Volusia County to become a member.

FREQUENTLY CALLED NUMBERS

Call Center

321-455-9400, Option 3 ■ 800-662-5257, Option 3
(Inside Brevard County) (Outside Brevard County)

Lending Center

321-455-9400, Option 4 ■ 800-662-5257, Option 4
(Inside Brevard County) (Outside Brevard County)

VoiceTouch24

321-455-9400, Option 2 ■ 800-662-5257, Option 2
(Inside Brevard County) (Outside Brevard County)

Credit Card

888-691-8661 (Activation) ■ 888-891-2435 (Change PIN)
 855-341-4650 (Lost/Stolen)

ATM/Debit Card

888-691-8661 (Activation) ■ 866-985-2273 (Change PIN)
 855-341-4650 (Lost/Stolen)

DID YOU MAKE A MISTAKE WHEN FINANCING YOUR VEHICLE? We Can Help You FIX That!

Refinance your auto loan to Launch FCU from another institution and get

■ \$100*!

■ .25% off* your qualified auto loan rate*

■ Affordable Payments

■ Option of 60 days* deferred payments

Limited time

January – March 2018 ONLY!*



APPLY TODAY!

Apply online at launchfcu.com or stop by any Launch FCU branch, or call us at
 ■ 321-455-9400, opt. 4 ■ 800-662-5257, opt. 4
(inside Brevard) (outside Brevard)

*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 FCU member. You can open an account if you live, work, worship, or attend school in Brevard or Volusia counties. Discount .25% off will be applied to qualified auto loan rate, not to go below 2.24% APR. [Payment example: monthly payments on a loan with a term of 48 months at 2.24% APR would be approximately \$21.82 per \$1,000 borrowed.] \$10,000 minimum loan amount for \$100 bonus. Vehicle must be financed using standard financing terms through Launch Federal Credit Union. Finance charge begins from date of refinancing and is repaid over the term. Launch FCU offers the option of deferred payments for 60 days upon vehicle refinancing. Offer valid 01/01/18 - 03/31/18 only. Cannot be combined with any other offer. Car, truck, and motorcycle loans currently financed at Launch FCU are not eligible for rate discount or the \$100 incentive. Promotion not available for RVs and motorhomes. \$100 incentive for refinancing will be deposited into member's savings account within two weeks of loan closing.



Visit our website at www.launchfcu.com

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

