

WE'LL GET YOU THERE

Plus, Launch FCU will help you with the little expenses of a new home!

A home is one of the biggest, most important purchases you will make in your life. It's important to find a lender who will build a solid relationship and make the home buying process pleasant and simple. Whether you're interested in purchasing a new home, buying property to build on later, or refinancing a home from another lender, Launch FCU is here for you.

1. Affordable Home Ownership

In today's market, it's smart to make the move into home ownership. A house payment may be less expensive than what you're paying in rent! Plus, with down payment as low as 3%, getting into your new home is more attainable than ever. Owning your own home is one of the first steps in building equity and long-term financial stability.



2. We Won't Sell Your Mortgage - Ever!

We're happy to tell you that we service all of our loans in-house. This means your mortgage won't be sold and you won't suddenly be making payments to

someone else. You'll know to always call Launch FCU when you have questions.

3. Launch FCU Can Save You Money

With our wide variety of mortgage products, we'll work with you to find a loan that suits your long term financial goals. If you have a mortgage elsewhere, give us a call to see how refinancing your mortgage to Launch FCU could save you money.



4. NOW! We'll Help With Expenses

Launch FCU knows there are always extra expenses that go along with a home. Now, for a limited time, all members who finance any real estate loan (including new home purchase, lot loan, Home Equity Line of Credit, or refinance from another institution) will receive a **\$200 Home Depot Gift Card** after closing your loan (minimum loan amount \$75,000). Please apply by June 30, 2016.

Owning your own home doesn't have to be beyond reach. Your first step should be Launch FCU. Apply online at www.launchfcu.com, come into a branch, or call us at 1-844-906-0899. We'll get you there!

VISIT THE NORTH BREVARD MORTGAGE CENTER

To better serve our members in the Titusville and Port St. John area, your credit union is proud to launch the new North Brevard Mortgage Center! Conveniently located at your Port St. John Branch, the Center features a full service Mortgage Specialist to assist you with all your mortgage needs.

Cony Krause (NMLS#1313924) is eager to answer all your questions regarding first mortgages, second mortgages, lot loans, home equity loans, and more.



Stop by today to see Cony, or give her a call at 321-456-9400 ext. 2662 to set up an appointment.

NOTICE OF MAILING

For auditing purposes, you may receive a letter from Hutto & Carver, P.A. If you receive this letter, please follow the instructions and confirm your account balance(s). This is a legitimate mailing and your information will not be shared.

GET THE MONEY YOU NEED THE EASY WAY

Use our simple web loan application... and we could make a payment for you!

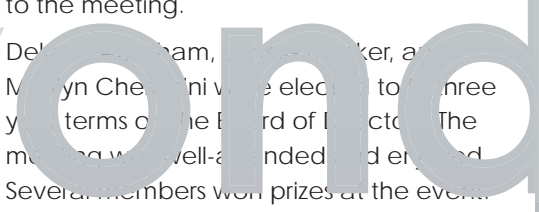
Do you need a new car? Will a motorcycle, an RV, or a boat make your summer fun? Maybe sudden expenses or a terrific deal is making you consider a personal loan? The easiest way to begin is by using the Launch FCU web loan application. Applying online for a loan with Launch FCU is as easy as 1-2-3, and it's secure and FREE! Save yourself a trip to the credit union, and apply for a loan from the comfort of your home, or on the go. All you have to do is go to www.launchfcu.com, and click on the "Apply For A Loan" button. Our simple application will breeze you through the process.

...in June... all Launch FCU... who... apply... we'll... or...
 ...person... in using our ea... web loan a... and have a loan... and... will...
 ...be place... a... a... Launch... J...
 ...\$250... one... (M... im loan amou... 000. Exc... s... cards. For complete r...
 ...websi... .com.) Don't w... ine fu... ce to g... e...
 ...money y... need, and maybe have Launch FCU make a payment for you.

BOARD MEMBERS ANNOUNCED AT LAUNCH FCU ANNUAL MEETING

The Annual Meeting of the Membership was held February 17th at the La Cita Country Club in Titusville. Members voted for three of the candidates on February 16th at the branches and on the 17th prior to the meeting.

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 ...yn Che... ni was elect... to...
 ... terms of... the Board of...
 ... The...
 ... well-attended...
 ... Several members won prizes at the event.



Seminars

Launch FCU's series of educational seminars is coming to more branches than ever! Watch for an event near you, and learn how to improve your financial health.

Tuesday, April 26 ■ 5:30 p.m.
Home Buying Seminar
Edgewater branch
2810 S. Ridgewood Avenue

Tuesday, May 10 ■ 5:30 p.m.
Credit Score Seminar
Melbourne branch
2200 N. Wickham Road

Are You Going to be Car Shopping This Summer?

If you're planning ahead for a new vehicle, watch for Launch FCU's *Sweet Summer Auto Event* in June! A large number of Auto Dealer Partners will be offering special deals on new and used automobiles, exclusively for Launch members. In addition, Launch FCU will be offering the option of 60 days deferred payments.* Choose from a wide variety of dealers and specials for a great opportunity.

Watch the Launch FCU website, launchfcu.com, and email communications for information and details on this event.

*Launch FCU will defer payments for 60 days upon loan finance. Finance charges begin on the date of the loan advance.

FREE SHRED EVENTS AT SEVERAL LAUNCH FCU BRANCHES

Do you have documents, old bills, or old tax papers that need to be shredded? Launch FCU is sponsoring four shred events for members, with a mobile shredding truck to shred members' personal documents at no charge.

Paperwork will be shredded and destroyed prior to being recycled. You will be able to view your documents being shredded via a closed-circuit TV within the shredding compartment. We ask that you bring just paper material, and please remove any plastic bags or other plastic. Material to shred is limited to five boxes or containers.

Friday, April 29th
8:30 a.m. - 10:30 a.m.
Merritt Island branch
415 Fortenberry Road

Friday, May 6th
2:30 p.m. to 4:30 p.m.
Port St. John branch
7347 North Highway U.S. 1

Monday, May 2nd
2:00 p.m. to 4:00 p.m.
South Daytona branch
2290 South Ridgewood Avenue

Monday, May 16th
1:00 a.m. - 3:00 a.m.
Orange City branch
2277 Veterans Memorial Parkway

PROTECT YOUR VALUABLES WITH A SAFE DEPOSIT BOX

Do you have valuables or important papers that you prefer not to keep at home? Whether it's a will or a USB drive with backup files and family photos, Launch FCU can provide a secure location for your important items. Most branches have safe deposit boxes available in various sizes. Come to one of these branches and speak to a Member Service Representative to find out available sizes and applicable charges.



Safe deposit boxes are available at the following branches:

- South Daytona
- DeLand
- Titusville
- Merritt Island
- Melbourne
- Orange City
- Edgewater
- Port St. John
- Rockledge
- Palm Bay

TELEPHONE CONSUMER PROTECTION ACT INFORMATION

The Telephone Consumer Protection Act (TCPA) (47 U.S.C. 227), was recently enacted to protect consumers from receiving certain types of telephone calls outside of standard business hours. Launch FCU is complying with the TCPA act by requesting written authorization from our members in order to contact you by telephone regarding important alerts on your account, and to offer valuable products and services that can save you time and money.

Next time you visit a branch, you will be asked for your permission to be contacted. You may also provide your permission by: 1) filling out the "Consent to Contact" form included in your statement, 2) obtaining a form at any branch, or 3) printing the form from our website. Please return the completed form to any branch, or mail to Launch FCU - TCPA, 300 South Plumosa Street, Merritt Island, FL 32952. We encourage you to sign the form authorizing Launch FCU to contact you via telephone regarding your account and helpful products and services. Launch FCU values your privacy and time, and will not contact you before the hour of 8 a.m. or after 9 p.m.

DIVIDENDS ESTABLISHED Month Ending March 31, 2016

SAVINGS	RATE	APY*
\$25.00 - \$199.99 (minor acct's)	.10%	.10%
\$200 - \$2,499.99	.10%	.10%
\$2,500 - \$9,999.99	.10%	.10%
\$10,000 - \$24,999.99	.10%	.10%
\$25,000 - \$49,999.99	.10%	.10%
\$50,000 - \$99,999.99	.15%	.15%
\$100,000 and up	.25%	.25%
CHECKING	.10%	.10%
IRA	.20%	.20%
HOLIDAY ACCOUNTS	.15%	.15%
SECURED VISA ACCOUNT	.05%	.05%

April 2016

IRA	.20%	.20%
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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.

HOLIDAY CLOSINGS

All branches will be closed:
Memorial Day - Monday, May 30th

FREQUENTLY CALLED NUMBERS

Call Center
321-455-9400, Option 3 (Inside Brevard County)
1-800-662-5257, Option 3 (Outside Brevard County)

Lending Center
321-455-9400, Option 4 ■ 1-800-662-5257 Option 4

VoiceTouch24
321-455-9400, Option 2 ■ 1-800-662-5257 Option 2

Credit Card
1-800-543-5073 (Lost/Stolen/Activation)

ATM/Debit Card
1-855-341-4650 (Lost/Stolen/Activation)
1-866-985-2273 (Change PIN)



Visit our website at
www.launchfcu.com

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



Federally insured by NCUA

EQUAL HOUSING LENDER