

Say Hello To Your **NEW** Launch FCU Chip-Enhanced Credit Card!



If you are a current Launch FCU Credit Card holder, you will receive your NEW Chip-Enhanced Credit Card near the end of June.

Through July 9th, continue to use your current Launch FCU Credit Card.

ACTIVATE YOUR NEW LAUNCH FCU CHIP-ENHANCED CREDIT CARD ON OR AFTER JULY 10th. On July 10th, your current Launch FCU Credit Card WILL NOT function.

Chip-enhanced (EMV) credit cards are the top industry standard for card security, offering lower risk and global convenience.

Launch FCU is proud to bring this technology to our members!

If you don't currently have a Launch FCU Credit Card, this is a great time to apply for one online at www.launchfcu.com.

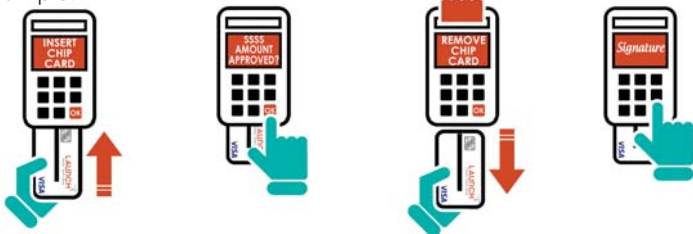
Here are some frequently asked questions about your new Launch FCU Credit Card.

What Will Change?

Starting July 10, 2016, Launch FCU is changing credit card processors. This means that your card, statement, and the way you access your Launch FCU credit card information online will be different. The new system will be administered by The Members Group (TMG), based in Iowa.

How Do I Use My New EMV Credit Card?

It's simple!



1. Insert your card with the chip facing up. Leave card inserted.
2. Follow the on-screen prompts to complete your purchase.
3. Remove your chip card when prompted.
4. Sign, if required.

If the payment terminal does not yet accept EMV chip cards, then you may still swipe the magnetic stripe on the back. Launch FCU recommends using the chip method of payment whenever possible, as it provides a more secure transaction.

Can I still contact Launch FCU with questions?

Yes, you can always call Launch FCU at 321-455-9400 (inside Brevard) and 800-662-5257 (outside Brevard) with any questions during business hours, or stop by any branch location. TMG will be available to assist you after regular business hours by calling the same Launch FCU number(s) above.

How do I access my credit card account online?

Log into your Launch FCU Online Banking account through the full website at www.launchfcu.com. Click on your credit card account, then click on the "Access MyCardInfo" button. This will bring you to the "Account Overview" screen, where you can view your account, sign up for credit card e-statements, and more.

Will I be able to make credit card payments online?

Yes. Beginning July 10, 2016, TMG will be processing all payments, so the process for making online payments will change. You will need to log into your Launch FCU Online Banking account through the full website at www.launchfcu.com. Click on your credit card account, then click on the "Access MyCardInfo" button.

Can I still make my credit card payment at a Launch FCU branch?

Yes. Payments can be made at any Launch FCU location. Payment reflects the next business day on credit card accounts. If you prefer to mail your payment, the address will change to:

Launch FCU
PO Box 37035
Boone, IA 50037-0035

Payments received at the mailing address will be credited the day of receipt.

Will my credit card rate or terms & conditions change?

Your annual percentage rate (APR) for purchases and cash advances will not change.

Will my PIN change?

Yes. You will need to call 888-891-2435 to set (or change) your Personal Identification Number. Launch FCU highly recommends obtaining a PIN. Some merchants require the use of a PIN number with your EMV chip card instead of a signature as an added level of security. This PIN usage is common in other countries. A PIN also allows you to obtain a cash advance at any ATM which accepts VISA transactions.

Can I use my Launch FCU card for a cash advance?

Yes. You can use your Launch FCU Visa credit card for a cash advance by visiting any financial institution or by utilizing an ATM.

How do I dispute a merchant charge?

To dispute a charge on your statement, you now have three options:

- Email the information to risk@themembersgroup.com
- Log into your Launch FCU Online Banking account through the full website at www.launchfcu.com. Click on your credit card account, click on the "Access MyCardInfo" button. Locate and click "Online Assistance" to receive fraud and dispute information submission details.
- Submit the request in writing to:
Cards Risk
P.O. Box 10409
Des Moines, IA 50306

How do I update my billing address and phone number?

This can be changed through Launch FCU's Online Banking or at any Launch FCU branch. Either option will update all information on your Launch FCU account, including your credit card.

Will you be offering a Rewards Program?

A Rewards Program will be debuting soon! Watch for member communications from Launch FCU with information about this new and exciting program.

Important Dates to Remember