

# Gain Perspective



APRIL 2024

## INCENTIVE CHECKING

### Earn 4.75% APY\* with Incentive Checking It's the Icing on the Cake!

Our checking accounts are already great, but Incentive Checking really puts the icing on the cake with 4.75% APY! And your high interest account includes these great features:

- High interest paid on every dollar of your average daily balance up to \$20,000
- No minimum to open
- No monthly service charge
- No minimum balance required



**Don't wait, dig in today. Call us at 407.426.6000 or Toll-Free 888.843.8328, or visit us online to open an Incentive Checking Account now!**

\*A.P.Y. = Annual Percentage Yield. Fees may reduce earnings on accounts. Rates may change after accounts are opened and without notice. Call 407.426.6000 for recent rate changes. Dividends are paid at the end of each month. Incentive Checking is a variable rate account and the rate may change after the account is opened. The Incentive Checking account is a Tiered Rate account. If your average daily balance is \$20,000.00 or below and requirements are met, the APY will be the qualified APY. If your average daily balance is \$20,000.00 or below and requirements are not met, the APY will be 0.05%. If your average daily balance is \$20,000.01 or greater, 0.05% APY will apply to the average daily balance exceeding \$20,000.00. To receive the qualified APY, member must have a valid email address, use eStatements, make a minimum of 1 Bill Pay transaction post to your account each month, and make a minimum of 8 Smart Check Debit Card transactions each month. Fees could reduce the earnings on the account. Membership restrictions apply. Other restrictions may apply.

## ANY SEASON ANY REASON

### Receive up to \$8,000 at 10% APR for up to 48 months\*\*!

Tired of looking at that old furniture and need a change?

The Any Season Any Reason Loan from Insight Credit Union is here to help! Use the funds to refurnish, renovate or for whatever else you need, whenever you need it!

Apply online anytime!



\*\*Receive up to \$8,000 at 10.0% APR for up to 48 months with payments of \$25.36 per each \$1,000 borrowed. Minimum credit score of 650 required. Maximum Debt Ratio of 50%. Approval based on creditworthiness and underwriting factors. Proof of income is required at the time of loan funding. This promotional rate is available for a limited time and cannot be used to pay existing Insight Credit Union loans. All Credit Union loan programs, rates, terms, and conditions are subject to change at any time without notice. This offer cannot be combined with any other offers. Not all applicants will qualify for the lowest rate. Standard Insight Credit Union personal loan rates apply for borrowers that do not meet promotion qualifications. Minimum loan amount \$2,500.00. Interest accrues from the date of contract. Other restrictions may apply.

at a  
glance

### IMPORTANT TAX REMINDER

Monday, April 15, 2024 is the last day to contribute to your 2023 IRA.

### BRANCHES CLOSED

Monday, May 27, 2024  
Memorial Day

Wednesday, June 19, 2024  
Juneteenth National  
Independence Day

fee  
information

**No hidden fees here!**

We are always mindful when making decisions that impact our members, so we want to make you aware of our \$5 Paper Statement Fee. This fee has been on our fee schedule for some time, and beginning May 1, 2024, this fee will be charged for any paper statement.

But no worries, we've got you covered! Switch to eStatements and avoid the fee. Plus, it's safer, easier and more secure to go paperless! And best of all you can access your statement online days before you would receive it in the mail.

Enroll in eStatements online or call 407.426.6000 or toll-free 888.843.8328 to speak to a Representative today!

InsightCreditUnion.com  
Toll-Free 888.843.8328  
Equal Housing Lender  
Federally Insured by NCUA

# 88<sup>th</sup> annual meeting

Mark your calendars now for Insight Credit Union's 88th Annual Meeting. Our meeting will be held on Wednesday, May 15, 2024 at 2580 E. Hwy. 50, Clermont, FL 34711 at 4pm. Limited seating available and registration is required by May 3. Please RSVP to AnnualMeeting@InsightCreditUnion.com and include your first and last name, and the number of attendees in your party.

Under Insight Credit Union's bylaws the election proceeding will be handled as follows:

- *Sixty (60) days prior to each annual meeting of the credit union, the board shall appoint a Nominating Committee from the membership, at least three (3) of whom are not board members at the time of appointment. This Committee shall be charged with the responsibility of determining that the persons nominated for office possess the qualifications required by law and shall submit a slot of nominees to the Credit Union chairman for presentation of members along with notice of annual meeting.*
- *All elections shall be determined by plurality vote and shall be by mail ballot except where there is only one nominee for each position to be filled. Nominations shall not be made from the floor unless sufficient nominations to fill the vacancies have not been made by the nominating committee. Only those positions without a nominee shall be subject to nominations from the floor. In the event nominations from the floor, where permitted herein, result in more than one nominee for a position to be filled, and the nominations have been closed, ballots shall be distributed, the vote shall be taken and tallied by the Supervisory Committee or appointees of the Chairman, and the results announced. If or when only one member is nominated for each position filled, the chair may take a voice vote or declare each nominee elected by general consent or acclamation at the annual meeting.*
- *Nominees were posted in all credit union lobbies no later than Wednesday, January 31, 2024.*

## DIGITAL BANKING SAFETY

**Helpful tips to keep your personal information safe:**



- **Choose unique passwords**  
Pick phrases that are easy for you to remember and add capital letters, numbers and symbols to bolster its strength and update passwords every 90 days. Avoid repeated passwords for different logins.
- **Use two-factor authentication when available**  
This safety measure sends a code to your phone or email for a two-step login process that ensures you're the only person accessing your account and all pertaining sensitive information.
- **Avoid public Wi-Fi and computers**  
Avoid using public Wi-Fi and computers to access your banking app or any other account that can be susceptible to getting breached, like your email.
- **Sign up for alerts**  
Get notifications when a purchase above a certain dollar amount is made or whenever money is withdrawn from the account.
- **Never give out personal information**  
Unless you're certain that you're communicating with a trusted company, do not give any sensitive information over the phone. It may be a phishing scam.
- **Avoid clicking links in suspicious emails, text messages or landing pages**  
It's best to type out the whole URL of the website you're logging on to and avoid clicking on links found in emails if you're not sure who they're from.
- **Protect your devices from attack**  
Always use strong passwords. Use security software such as antivirus protection and firewalls. Keep your operating system and browsers up to date since these updates can fix security issues.
- **Only download the official banking app**  
Only use our official mobile banking app linked from our website to your Android or Apple app provider. Never download our app from an open source.

**How our online banking and mobile banking app help to keep your money and personal information secure:**

- **Bill Pay**  
Bill Pay provides you with the security and convenience of managing and paying bills without worrying about checks getting lost, sorting through mounds of paper or buying stamps. Pay all your bills from one place.
- **Zelle®**  
With best-in-class fraud and risk management and 24/7 cybersecurity support, Zelle® is a fast and easy way to send money to friends, family and those you trust most right from online banking and your mobile banking app.
- **eStatements**  
Access your records whenever you need them. When you go paperless and view your statements online, there is no opportunity for ID theft through mail fraud. It's safer and more secure with no paper trail.



**STAY CONNECTED!**

