

Gain Perspective



APRIL 2026

INCENTIVE CHECKING

Get More From a Checking Account You'll Love!

Earn **4.75% APY*** on every dollar of your average daily balance up to \$20,000 with an Incentive Checking Account. That's **over \$900*** more a year. Plus, your high interest account includes these great features:

- Digital Banking to manage your accounts, deposit checks and more!
- Early Pay to get you paid up to 2 days early!
- Credit Score Monitoring to access your credit score, full credit report and keep an eye on your finances!



Don't wait, let us start helping you bank better 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. Approximate interest earned on \$20,000 average daily balance at standard rates and does not include potential overdraft/returned items or other fees. The rate may change after account opening. Monthly qualifying transactions required to earn maximum APY. Other restrictions apply. Visit InsightCreditUnion.com for details.

STUDENT CHECKING

Build Money Independence Safely

Our Student Checking Accounts are designed to help teens and young adults develop fundamental money management skills while lowering the chances of being charged hefty fees. Students can bank easy knowing there are:

- No foreign ATM fees*
- No overdraft fees
- No wire transfer fees



Visit InsightCreditUnion.com or a branch today to learn more about our Early Start Checking for teens, age 13-17, and our Smart Start Checking for young adults, age 18-24!

*Insight Credit Union will not charge you a fee when you use a foreign ATM or MoneyPass® ATM, but the owner of the ATM may still charge you a fee.

at a
glance

IMPORTANT TAX REMINDER

Wednesday, April 15, 2026 is the last day to contribute to your 2025 IRA.

BRANCHES CLOSED

Monday, May 25, 2026
Memorial Day

Friday, June 19, 2026
Juneteenth National
Independence Day

any season
any reason

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

No matter the season and no matter the reason, we're here to help! With the Any Season Any Reason Loan from Insight you can use the funds for whatever you need, whenever you need it the most.

***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.

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

90th annual meeting

Mark your calendars now for Insight Credit Union's 90th Annual Meeting. Our meeting will be held on Wednesday, May 20, 2026, at 129 E. Gore Street, Orlando, FL 32806 at 4pm. Limited seating available and registration is required by May 8. 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, which shall be composed of the current Supervisory Committee. 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 slate of nominees to the Chief Executive Officer 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 Tuesday, March 31, 2026.

PROTECT YOURSELF FROM SCAMS

There are many types of scams, including: impersonation scams, phishing scams, invoice and charity scams. Cashier's check fraud, rebate scams, business and investment fraud. And let's not forget about tech support scams, emergency scams or those claiming to invoice the IRS or other Government Agencies.



The list of possible scams is endless, and scammers are always looking for new ways of tricking unsuspecting consumers. So, the best way to avoid a scam is to always remain diligent in your efforts to protect your personal and financial information.

Here are a few steps you can take to avoid a scam:

Block unwanted calls and text messages. Take steps to block unwanted calls and to filter unwanted text messages.

Don't give your personal or financial information in response to a request that you didn't expect. Honest organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.

If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call a number they gave you or the number from your caller ID.

Resist the pressure to act immediately. Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

Know how scammers tell you to pay. Never pay someone who insists that you can only pay with cryptocurrency, a wire transfer service like Western Union or MoneyGram, a payment app, or a gift card. And never deposit a check and send money back to someone.

Stop and talk to someone you trust. Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.

Report a Scam to the FTC. When you report a scam, the FTC can use the information to build cases against scammers, spot trends, educate the public, and share data about what is happening in your community. If you experienced a scam — or even spotted one, report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

INSURANCE SERVICES

Protect the Things That Matter Most

At Insight Credit Union, we are always working to find the best ways to keep our members financially sound and protected. Insight Insurance Services offers a variety of insurance products including Auto & Motorcycle Insurance, Homeowners Insurance, Condo Insurance, Renters Insurance, Business Insurance, Pet Insurance, and more!



Coverage comes in all sizes. Let's find the right one for you! Visit us online to get your free, no obligation quote today!



STAY CONNECTED!

