

Gain Perspective



JANUARY 2022

AUTO LOANS

For WHEREVER the Road Takes You!

Insight Credit Union offers financing for new and used autos, with a variety of terms available. Qualified members can finance up to 100% of the MSRP for new cars and trucks, and 100% of the NADA retail price for used vehicles. You can also refinance your current auto loan from another financial institution and save with our great rates!

- Rates as low as **2.15% APR***
- Terms up to 84 months
- 0.25% Autodraft Discount Available
- 90 Days – No Payments
- Easy online application



Visit [InsightCreditUnion.com](https://www.insightcreditunion.com) to apply anytime!

*Loan subject to normal underwriting guidelines. Actual interest rate will be customized based on credit characteristics. Receive a 0.25% APR autodraft discount when you autodraft your payment from your existing Insight Credit Union checking account. The autodraft discount will be deducted from your actual rate to determine your final rate. All new checking accounts must be verified and approved to be eligible for the 0.25% APR autodraft discount. Interest accrues from the date of contract. Loan application subject to a \$38 Loan Application Fee. Approved refinance auto loans subject to a Lien Recording Fee. Other fees may apply. Members with a credit score of 660 or higher may be eligible for 90-days' deferred payments. Offer does not apply to existing Insight Credit Union auto loans. Offer may be withdrawn at any time. Membership restrictions apply. Other restrictions may apply.

ANY SEASON ANY REASON

Need to pay down those high interest rate credit cards, or planning a trip and need a little extra cash? The Any Season Any Reason Loan is here to help. Receive up to \$8,000 at 10% APR for up to 48 months***.

***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

BRANCHES CLOSED

Monday, January 17, 2022
in Observance of
Martin Luther King, Jr. Day

Monday, February 21, 2022
in Observance of
Presidents' Day

try out
video banking

You can use Video Banking to:

- Open Additional Accounts
- Apply for Loans
- Request Account Changes
- Order a New Debit Card
- Get Assistance with Online and Mobile Banking
- And More!



Access to, and use of, Video Banking is free. There may, however, be a charge for specific services ordered such as stop-payments, etc. Please refer to the usage agreement or list of standard Insight Credit Union service charges for details. To use Video Banking, you must accept both video and audio capabilities on your device.

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

make the switch to estatements

Enrolling in eStatements can help reduce clutter, protect your personal information and give you access to your statement days earlier than receiving a printed one. It's safe, easy and more secure to go paperless! Visit Insight Online* and make the switch to eStatements today!



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financial education

Our personalized financial education program is designed to help users manage and grow their money, no matter what stage of life they are in. The online Education Center offers the opportunity to learn more about important personal finance topics such as budgeting, investing, homeownership, retirement planning and more!

Visit InsightCreditUnion.com to learn more about your finances today!



MEMBER PERKS

Tax Services - Save on TurboTax® and H&R Block® This Tax Season

Get the tax help you need and special member savings with TurboTax and H&R Block.



TurboTax - File with the #1 best-selling tax software, to help you get your taxes done right, and get your maximum refund, guaranteed. PLUS, as a credit union member you can save up to \$15 when you file with TurboTax. Scan the code below and save today!



H&R Block - Whether you want to meet with a tax pro in-office, via drop off, or send your documents virtually, let the tax pros do the rest. H&R Block will always get your biggest possible refund, guaranteed. PLUS, as a credit union member first-time filers will receive \$25 off their expert tax prep, and returning customers get the Tax Identity Shield® add-on. Scan the code to get your H&R Block coupon today!



Visit <https://taxservices.lovemycreditunion.org> for TurboTax and H&R Block offer details and disclaimers.

5 THINGS TO KNOW ABOUT TAXES

There are lots of important considerations to think about when it comes to understanding and filing your taxes. Here are a few key points to keep in mind.



- 1. Understand your filing status** - This can help you maximize savings and use correct forms.
- 2. Be sure to use the correct forms** - This will vary based upon your situation and circumstances.
- 3. Gather all the information that you will need to correctly file your return** - It's important to ensure you report all income from all sources so as not to incur a penalty for underreporting your income. You should also ensure you have a handle on all deductions and credits you might be entitled to, so you don't pay more than necessary.
- 4. Be aware of legal ways to reduce your taxable income** - These include contributing to a retirement plan and taking account of all deductions you are entitled to.
- 5. Be conscious of all filing deadlines** - Late filing may result in interest and penalties being assessed.



STAY CONNECTED!

