

Gain Perspective



JANUARY 2024

INCENTIVE CHECKING

New Year, New Financial Goals

Let Our Incentive Checking Account Help You Get There!

Our Incentive Checking Account now gives you **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, let us start helping you towards your financial goals today. Call us at 407.426.6000 or Toll-Free 888.843.8328, or visit us online to open an Incentive Checking Account now!

*APY = Annual Percentage Yield. 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. Offer may be withdrawn at any time. Membership required. Restrictions may apply. Federally insured by NCUA.

SEND MONEY WITH ZELLE®

Sending money to people you know is fast, safe and easy.

Did you know Zelle® is a convenient way to send money to people you know and trust – anytime and from any place – directly from your mobile or online banking account?



Fast

Send and receive money typically within minutes¹

Safe

Send money using only an email address or U.S. mobile phone number

Easy

Just login to your online or mobile bank account

Login to your bank account to get started today!

1 U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes. To send or receive money with small business, both parties must be enrolled with Zelle directly through their financial institution's online or mobile banking experience.

Data charges may apply. Check with your mobile phone carrier for details. App Store is a service mark of Apple Inc. Apple and the Apple logo are trademarks of Apple Inc, registered in the U.S. and other countries. Android, Google Play and the Google Play logo are trademarks of Google Inc.

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at a
glance

BRANCHES CLOSED

Monday, January 15, 2024
in Observance of
Martin Luther King, Jr. Day

Monday, February 19, 2024
in Observance of
Presidents' Day

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

member perks

New T-Mobile Member Benefits!

As a member of Insight, you'll receive \$50 for each new line you activate through Love My Credit Union Rewards. Plus, as a T-Mobile customer, you get to experience America's largest and fastest 5G network and you can enjoy amazing benefits available with Go5G Plus and Go5G Next plans.

Call 877-520-1160 today to get the credit union member offer, or scan the QR code to learn more.



traveling coin machine

Our traveling coin machine is back in business! Beginning this January, feel free to bring your loose change to our Osceola Parkway Branch for deposit.

The best part is this Smart Change Service is free for Insight Members*!

SMART CHANGE

It Just Makes Cents.

Smart Change Service Fee:

- FREE for Insight Members
- 10% for Non-Members

In order to ensure proper coin processing and to keep the machine in good working order for all members, PLEASE ENSURE THAT ALL COIN IS FREE OF DIRT AND DEBRIS.

*There is a 10% service fee for non-members using the Smart Change Machine.

TAX SERVICES

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

This tax season you can now get the biggest savings on tax prep services and expert tax help. Plus, as a credit union member you can enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes.



TurboTax – Get a bigger discount this tax season with **savings of up to 20% on TurboTax** federal products. Hand off your taxes, get help from experts or file on your own – with TurboTax, America's #1 tax preparation provider.



H&R Block – Get expert tax help and the best-in-market **savings up to \$25 on H&R Block** professional tax prep. Get your taxes done by a tax pro in an office, via video, or by phone – with H&R Block, experience counts

Scan the QR code to get your discounts and enter to win, or visit taxservices.lovelymycreditunion.org today!



Visit <https://taxservices.lovelymycreditunion.org> for offer details and disclaimers.

ANY SEASON ANY REASON

Holiday spending have you carrying too much debt into the New Year? The Any Season Any Reason Loan is here to help!

Receive up to \$8,000 at 10% APR for up to 48 months*** and use the funds to consolidate your debt, or for whatever else you need.



Apply online or use our Video Banking service for assistance from wherever you are!

***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.



STAY CONNECTED!

