

Gain Perspective



JANUARY 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.

ANY SEASON, ANY REASON

Are you in need of a little extra cash? The Any Season Any Reason Loan from Insight Credit Union is here to help! No matter the season, use the funds for whatever you need.



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.

at a glance

BRANCHES CLOSED

Monday, January 19, 2026
in Observance of
Martin Luther King, Jr. Day

Monday, February 16, 2026
in Observance of
Presidents' Day

credit score

Staying on top of your credit has never been easier! With Credit Score, you can better manage your credit, at no cost to you.

With Credit Score you can:

- Get to know your credit score
- Try out the Score Simulator
- Boost your credit with goals



Access your credit score and report in our mobile app and digital banking today!

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

insurance services

Protect the Things That Matter Most



We are always working to keep you financially sound and protected. With over 40 carriers, Insight Insurance Services has the tools to find the right coverage for you.

Auto & Motorcycle Insurance, Homeowners 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!

home equity line of credit

**Spruce Up Your Home
With a Home Equity Line of Credit**

Let us help! Open a Home Equity Line of Credit with Insight, for up to \$100,000, and your appraisal is on us*!

Schedule a Video Banking call at your convenience to speak to a Representative about a HELOC today!



*Insight Credit Union will pay the appraisal fee for Home Equity Lines of Credit, up to \$100,000, funded starting September 1, 2023, for a limited time. \$5,000 minimum to open a Home Equity Line of Credit. Eligible collateral includes primary single-family detached residence only. Offer valid in the State of Florida only. Loans subject to normal underwriting guidelines. Interest accrues from the date of disbursement. Membership restrictions apply. Offer subject to change at any time. Other restrictions and fees may apply.

TAX SERVICES

As an Insight Credit Union member, you can save big with exclusive discounts on tax prep - plus, save even more with early-season pricing when you file by February 28th. Take a few minutes now to lock in your discount, right from your phone by scanning the QR code below.



TurboTax

- Save 20% for new and returning TurboTax users
- Online tax prep, with expert help if you need it
- Click below to log in or sign up to lock-in your member discount



H&R Block

- New customers save \$25 and returning customers save \$10
- File in-person, drop off or virtually at your local office
- Scan to get your code and present it to your tax pro to lock in your discount

Scan the QR code to get started or visit our credit union website.

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



CERTIFICATES OF DEPOSIT

Put Savings Back in the Budget

Our Certificates grow at competitive rates to maximize your savings power over specific terms. These accounts can help prepare you for whatever the future holds.



We have various terms available to help you meet your savings budget.

Schedule a Video Banking call now or contact us at 407.426.6000 or toll-free 888.843.8328 to open a certificate account today!

Visit our website for information on all of our great Certificate of Deposit options.

Certificate account requires \$1,000 minimum to open. There will be a penalty for early withdrawal of certificates. Fees may reduce earnings on accounts.



STAY CONNECTED!

