

Gain Perspective



JULY 2022

AUTO LOANS FROM INSIGHT

CASH IN ON LOW RATES

And CASH OUT on Your Auto Loan Refinance!

Act now while rates are low! For a limited time only, qualified members can refinance their existing auto loan with a cash-out option¹. With the cash-out option, you borrow extra against the equity in your vehicle and roll that amount into your refinance loan. Use that money to start your emergency savings fund, pay off debt or whatever else you might need a little extra cash for.



Qualified members can finance up to 120% of the MSRP for new cars and trucks, and 120% of the NADA retail prices for used vehicles. Visit the NADA website at nadaguides.com/cars to check if there is equity in your vehicle!

Visit InsightCreditUnion.com for more information and to apply online today!

Approved refinance and cash-out refinance auto loans subject to a Lien Recording Fee. Other fees may apply.

¹ \$2,000 cash-out minimum for cash-out refinance auto loans. Existing Insight Credit Union auto loans are eligible for the cash-out refinance option. Member must be in good standing and current on all loan payments.

Offer may be withdrawn at any time. Membership required. Restrictions may apply. Federally insured by NCUA.

IN MEMORY OF CHARLES ARNETT

Charles Arnett served as a volunteer for the credit union in various capacities for nearly 30 years. An employee of Southern Bell Telephone and later Lucent Technologies, Mr. Arnett joined the credit union when it was still under the name Bell-Tel Federal Credit Union. In the early 1990s, he served on the Supervisory Committee, eventually becoming chairman of that committee.

Mr. Arnett became a Director on the Board in 1995 and had served in that capacity ever since. Throughout his tenure, he served in various roles on the Board of Directors, including his membership on the loan committee and the asset/liability committee, Board Treasurer and as Board Chairman from 2012 to 2021.



Mr. Arnett passed away on May 8, 2022. Mr. Arnett was a genuinely kind person, who sincerely cared about Insight Credit Union's members and employees. His dedication to our success will be forever missed.

1946 - 2022

at a
glance

BRANCHES CLOSED

Monday, July 4, 2022
Independence Day

Monday, September 5, 2022
Labor Day

smart option
student loans

Whether you're an undergraduate or graduate student get money for school from Sallie Mae®

Student loans from Insight Credit Union in partnership with Sallie Mae® could help!

- Competitive interest rates
- Multiple repayment options
- No origination fees; no prepayment penalty¹



¹Although we do not charge a penalty or fee if you prepay your loan, any prepayment will be applied as outlined in your promissory note—first to Unpaid Fees and costs, then to Unpaid Interest, and then to Current Principal.

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

school. supply drive

Each July, the Lake County community gets together to paint the town “red” to help raise awareness of the need for local students to have school supplies to succeed in the classroom. Red for Ed will be held throughout the month of July. Donations of school supplies will be gratefully accepted through the Red for Ed online shop: <https://tinyurl.com/icu-redforded-donate>.

For more information please contact the Education Foundation of Lake County at (352) 326-1265.



member perks

Discover Total Confidence with Total Wireless: Find the perfect no-contract, multi-line plan for your family from Total Wireless. Plus, credit union members save 5% on your plan with auto-refill. Stay connected with nationwide coverage on America’s largest, most dependable network.

Visit LoveMyCreditUnion.org and start saving on your wireless today.



AVOIDING INTERNET FRAUD

Scam artists defraud millions of people each year by using a variety of different techniques. Most scams trick victims into sending money or giving out personal information. That’s why it’s important to protect yourself and to report internet fraud if you have been victimized.



Understanding Spoofing and Phishing

Spoofing: When someone disguises an email address, sender name, phone number, or website URL – often just by changing one letter, symbol, or number to convince you that you are interacting with a trusted source. You might receive an email that looks like it’s from a company you’ve done business with, or even someone in your family, but it’s actually from a scam artist. Criminals count on being able to manipulate you into believing that these spoofed communications are real, which can lead you to download malicious software, send money, or disclose personal, financial, or other sensitive information.

Phishing: Schemes often use spoofing techniques to lure you in and are designed to trick you into giving information to criminals that they shouldn’t have access to. In a phishing scam, you might receive an email that appears to be from a legitimate business and is asking you to update or verify your personal information by replying to the email or visiting a website. The web address might look similar to one you’ve used before. The email may be convincing enough to get you to take the action requested. But once you click on that link, you’re sent to a spoofed website that might look nearly identical to the real thing – like your bank or credit card site, and asked to enter sensitive information like passwords, credit card numbers, banking PINs, etc. These fake websites are used solely to steal your information.

Phishing has evolved and now has several variations that use similar techniques:

- Vishing scams happen over the phone, voice email, or VoIP calls.
- Smishing scams happen through SMS (text) messages.
- Pharming scams happen when malicious code is installed on your computer to redirect you to fake websites.

How to Protect Yourself

- Know that companies generally don’t contact you to ask for your username or password.
- Don’t click on anything in an unsolicited email or text message that asks you to update, check, or verify your account information. Go to the company’s website directly to log into your account or look up the company’s phone number on your own (don’t use the one a potential scammer is providing) and call to ask if the request is legitimate.
- Carefully examine the email address, URL, and spelling used in any correspondence. Scammers use slight differences to trick your eye and gain your trust.
- Be careful what you download. Never open an email attachment from someone you don’t know and be wary of email attachments forwarded to you.
- Set up two-factor (or multi-factor) authentication on any account that allows it, and never disable it.
- Be careful what you share online or on social media. By sharing things like pet names, schools you attended, family members, or your birthday, you can give a scammer all the information they need to guess your password or answer your security questions.

Report Internet Crimes

If you are a victim of an online or internet-enabled crime, you can file a report with the Internet Crime Complaint Center (IC3). Crime reports are used for investigative and intelligence purposes. Visit ic3.gov for more information, including tips and information about current crime trends.



STAY CONNECTED!

