

# Gain Perspective



OCTOBER 2025

## CERTIFICATES OF DEPOSIT

### Growing Your Savings Has Never Been So Sweet!

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 goals.



Low Minimum Deposit



Flexible Maturity Dates



Predictable Return

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, or visit our website for information on all of our great CD 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. 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

### Earn Over \$900\* a Year with Incentive Checking

*Now that's better!*

Treat yourself to better banking and earn 4.75% APY\* on your average daily balance up to \$20,000 with an Incentive Checking Account! Plus, your high interest account includes these great features:

- No minimum to open
- No monthly service charge
- No minimum balance required



Don't wait, call us now at 407.426.6000 or Toll-Free 888.843.8328, or visit us online to open an Incentive Checking Account and start banking better today!

\*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. Membership required. Other restrictions may apply.

at a  
glance

### BRANCHES CLOSED

Monday, October 13, 2025  
Columbus Day

Tuesday, November 11, 2025  
Veterans Day

Thursday, November 27, 2025  
Thanksgiving Day

Thursday, December 25, 2025  
Christmas Day

Thursday, January 1, 2026  
New Year's Day



Join Lake-Sumter State College as they present the Monster Dash 5K/10K Run on Saturday, October 25, 2025 at 8am. All proceeds benefit the Lake-Sumter State College Foundation. Visit the LSSC Foundation website for more information.

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

# 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 with

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

Visit [InsightCreditUnion.com](https://www.insightcreditunion.com) or a branch today to learn more about our Student Checking Accounts for teens and young adults, age 13-24!



\*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.

# 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.

# 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 money directly from your account to theirs, typically in minutes.<sup>1</sup>

## Safe



Send and receive money with Zelle® right from Bill Pay online or our mobile banking app.<sup>1</sup>

## Easy



Send money using just their U.S. mobile number or email address.<sup>2</sup>

Login to your bank account to get started today!

1 To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees.

2 Payment requests to persons not already enrolled with Zelle® must be sent to an email address.

Mobile network carrier fees may apply.

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# UNDERSTANDING YOUR ACCOUNT BALANCE

Your checking account has two kinds of balances: the actual balance and the available balance. Your actual balance reflects the full amount of all deposits to your account as well as payment transactions that have been posted to your account. It does not reflect checks you have written and are still outstanding or transactions that have been authorized but are still pending. Your available balance is the amount of money in your account that is available for you to use. Your available balance is your actual balance less:



(1) Holds placed on deposits;

(2) Holds on debit card or other transactions that have been authorized but are not yet posted; and

(3) Any other holds, such as holds related to pledges of account funds, minimum balance requirements or holds to comply with court orders. We use your available balance to determine whether there are sufficient funds in your account to pay items, including checks and drafts, as well as ACH, debit card and other electronic transactions. Pending transactions and holds placed on your account may reduce your available balance and may cause your account to become overdrawn regardless of your actual balance. You should assume that any item which would overdraw your account based on your available balance may create an overdraft. You may check your available balance online at [InsightCreditUnion.com](https://www.insightcreditunion.com), at an ATM, by visiting a credit union branch or by calling us at 407.426.6000 or Toll-Free 888.843.8328.

# HOW TRANSACTIONS ARE POSTED TO YOUR ACCOUNT

Basically, there are two types of transactions that affect your account: credits (deposits of money into your account) and debits (payments out of your account). It is important to understand how each is applied to your account so that you know how much money you have and how much is available to you at any given time. This section explains generally how and when we post transactions to your account.

## Credits

Deposits are generally added to your account when we receive them. However, in some cases when you deposit a check, the full amount of the deposit may not be available to you at the time of deposit. Please refer to the Funds Availability Policy Disclosure provided at the time you opened your account for details regarding the timing and availability of funds from deposits.

## Debits

There are several types of debit transactions. Common debit transactions are generally described below. Keep in mind that there are many ways transactions are presented for payment by merchants, and we are not necessarily in control of when transactions are received.



### Checks

When you write a check, it is processed through the Federal Reserve. We receive data files of cashed checks from the Federal Reserve each day. The checks drawn on your account are compiled from these data files and paid each day. We process the payments in the order contained in the data file.



### ACH Payments

We receive data files every day from the Federal Reserve with Automated Clearing House (ACH) transactions. These include, for example, automatic bill payments you have authorized. ACH transactions for your account are posted throughout the day in order of receipt.



### PIN-Based Debit Card Purchase Transactions

These are purchase transactions using your debit card for which a merchant may require you to enter your personal identification number (PIN) at the time of sale. They are processed through a PIN debit network. These transactions are similar to ATM withdrawal transactions because the money is usually deducted from your account immediately at the time of the transaction. However, depending on the merchant, a PIN-based transaction may not be immediately presented for payment.



### Signature-Based Debit Card Purchase Transactions

These are purchase transactions using your debit card that are processed through a signature-based network. Rather than entering a PIN, you typically sign for the purchase; however, merchants may not require your signature for certain transactions. Merchants may seek authorization for these types of transactions. The authorization request places a hold on funds in your account when the authorization is completed. The "authorization hold" will reduce your available balance by the amount authorized but will not affect your actual balance. The transaction is subsequently processed by the merchant and submitted to us for payment. This can happen hours or sometimes days after the transaction, depending on the merchant and its payment processor. These payment requests are received in real time throughout the day and are posted to your account when they are received.

The amount of an authorization hold may differ from the actual payment because the final transaction amount may not yet be known to the merchant when you present your card for payment. For example, if you use your debit card at a restaurant, a hold will be placed in an amount equal to the bill presented to you; but when the transaction posts, it will include any tip that you may have added to the bill. This may also be the case where you present your debit card for payment at gas stations, hotels and certain other retail establishments. We cannot control how much a merchant asks us to authorize, or when a merchant submits a transaction for payment.

This is a general description of certain types of transactions. These may change, and we reserve the right to pay items in any order we choose as permitted by law.

## privacy notice

Privacy Notice - Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed. You may review our policy and practices at [https://www.insightcreditunion.com/Content/Uploads/InsightCU/files/Privacy\\_Disclosure\\_Notice.pdf](https://www.insightcreditunion.com/Content/Uploads/InsightCU/files/Privacy_Disclosure_Notice.pdf) or we will mail you a free copy upon request if you call us at 407.426.6000 or toll-free 888.843.8328.



## 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. With over 40 carriers who work with us, Insight Insurance Services has the tools to find the right coverage for your needs.

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!

# fee schedule

- ACH One-Time Payment Authorization..... \$7.95
- ACH Periodic Payment Transfer ..... \$15.00
- ATM Fee (Foreign) ..... \$2.00
- ATM Inquiry Fee ..... \$0.00
- ATM Inquiry Fee (Foreign) ..... \$2.00
- Bad Address Fee (Per Month) ..... \$10.00
- Bulk Deposit Fee (Business Accounts) ..... \$3.00  
(On more than 30 non-cash items for deposit per day.)
- Business Overdraft Line of Credit Setup Fee ..... \$100.00
- Check Copy ..... \$5.00
- Closed Account Fee ..... \$25.00  
(If account closes within 6 months or if account is closed due to collection or abandonment.)
- Coin Fee (For coin deposits or withdrawals of \$50 or more.) ..... 3%
- Coin Machine Fee (Member)..... \$0.00
- Coin Machine Fee (Non-Member) ..... 10%
- Collection Item (Domestic) ..... \$10.00 + expenses
- Collection Item (International)..... \$20.00 + expenses
- Consumer Loan Payment Return Item ..... \$25.00
- Facsimile Service (Per Page) ..... \$1.00
- Garnishment/Levy Fee (One Time) ..... \$100.00
- History (Per Month)..... \$5.00
- Loan Payment Extension (1 month) ..... \$100.00
- Loan Payment Extension (2 months) ..... \$150.00
- Lost Debit Card Reorder..... \$0.00
- Minimum Balance Fee (Monthly) ..... \$5.00  
(Applies to Share Savings and Grow Green Savings accounts with a balance less than \$250.00.)
- Money Market Fee (Balance Under \$1,000)(Per Month) ..... \$12.00
- Non-Sufficient Funds/Overdraft Privilege Service Fee\* ..... \$39.00
- Overdraft Transfer Fee ..... \$3.00
- Paper Statement Fee (Excludes Seniority Status) ..... \$5.00
- Phone Transaction Fee (Per Call) ..... \$5.00
- Photocopy ..... \$5.00
- Reconciliation of Statement (Per Hour)..... \$20.00
- Research (Per Hour) ..... \$20.00
- Return Items ..... \$39.00
- Statement Copy (Per Month) ..... \$5.00
- Stop Payment ..... \$39.00
- Transactional Fee (Business Accounts)..... \$0.00  
(Applies to additional checks or other debits in excess of 75 per statement period.)
- Transactional Fee (Business Accounts)..... \$0.00  
(Applies to additional deposits in excess of 75 per statement period.)
- Stop Payment Removal ..... \$10.00
- Strapped Cash Deposit Fee ..... \$0.50
- US Treasury/Tax Refund Check Cashing ..... \$5.00 or 5%  
(Does not apply to members in good standing with a checking account.) (Whichever is Greater)
- Verification of Deposit ..... \$10.00
- Verification of Deposit (Rush)..... \$15.00
- Check Orders..... Price Varies  
(Seniority Status members receive free standard checks for life.)
- Gift Card ..... \$3.00
- Gift Check ..... \$3.00
- Money Order ..... \$4.00
- Official Check (Non-Member) ..... \$10.00
- Temporary Checks (Per Sheet)..... \$3.00
- Bill Pay (No Usage for 90 Days) (Monthly) ..... \$5.00
- Bill Pay Overnight Paper Payment (Each) ..... \$20.00
- Copy of a Bill Pay Check ..... \$20.00
- 3x5 Safe Deposit Boxes ..... \$40.00
- 3x10 Safe Deposit Boxes ..... \$60.00
- 5x10 Safe Deposit Boxes ..... \$80.00
- 10x10 Safe Deposit Boxes ..... \$125.00
- Safe Deposit Box Drilling Fee..... \$250.00
- Wire Transfer (Domestic, Incoming)..... \$15.00
- Wire Transfer (Domestic, Outgoing)..... \$25.00

Reg. D limits 6 transfers per month from shares, unlimited from line of credit.

\*For overdrafts created by checks, in-person withdrawals, ATM withdrawals, ACH withdrawals, or any other withdrawal via electronic means.

Effective May 12, 2022

# AVOID COMMON SCAMS

Scammers have unique and sophisticated ways to target victims. While there can be countless different scams, we've outlined six of the more common ones:



**Imposter Scam:** Scammers will contact victims pretending to be from a bank, a government agency like the IRS or Medicare or a charitable organization to try to get money or personal information that can be used to sell on the dark web. They may ask for payment for things like back taxes or an unpaid debt that needs to be settled immediately.

**Safety Tip:** Watch out for anyone reaching out to ask for personal information to verify your account or payment via gift cards, wire transfers or person-to-person transfers. Legitimate companies will not call to ask for your personal information or payment.

**Phishing Scam:** These scams can look like official emails, text messages, social or voice messages from banks or other reputable companies meant to trick unsuspecting victims into giving out personal or financial information to steal personal information or money.

**Safety Tip:** Look out for generic greetings, misspellings, grammatical errors or variations of logos or names of companies. If you notice anything suspicious, don't click on any links.

**Utility Scam:** Scammers pretending to be from the electric or other service company will attempt to pressure consumers into sending a payment to avoid having their service turned off. They'll contact victims via phone call or email and use scare tactics to trick those targeted into providing financial information.

**Safety Tip:** Utility companies will never ask for last-minute payments, especially over the phone or email. If making a payment over the phone, call the utility or service provider directly.

**Pay Yourself Scam:** Scammers will send a text or email that looks like a fraud alert from the person's bank asking if they authorized a transaction. They'll then call as a bank representative, offering to help stop the alleged fraud and ask to be sent money via transfer or person-to-person payment. In reality, the payment is being sent to the scammer.

**Safety Tip:** Be clear that your bank will never call you to verify information or ask to send money to themselves or anyone else. Never give out any personal or account information over the phone or through email.

**Charity Scam:** Imposters who try to trick you out of money by asking for donations for an organization, cause or person can reach you by phone, email, internet or even in person. Reported charity scams have steadily increased over the last few years. These scammers also favor targeting the elderly. Common charity scams can include holidays, after tragic events and donations to support front-line defenders and veterans.

**Safety Tip:** To stay safe, watch out for anyone who requests donations using cash, crypto, wire or gift cards. Never give anyone personal information like your Social Security or bank account number. Also, avoid donating to any cause that cannot provide a formal receipt.

**Support Specialist Scam:** Pretending to be a support specialist from a known technology company, scammers try to steal information by claiming there is something wrong with the victim's account or device. These scammers will try to trick victims into thinking that their computer is damaged to get them to allow remote access to scammers under the false claim that they can fix the issue.

**Safety Tip:** Support specialists from legitimate companies do not cold call to help you fix an issue with a device or account, nor will they ask consumers to download an app or request access to their device.



STAY CONNECTED!

