Gain Perspective

OCTOBER 2026

FINANCIAL WELLNESS CENTER

We're excited to introduce our new Financial Wellness Center, an online program exclusively for Insight Credit Union members. Powered by MoneyEdu, the new Financial Wellness Center is a financial education platform offering the flexibility to serve the unique needs of Insight members.

The new Financial Wellness Center tools and resources include:

- **Online Courses** offer personalized learning with adult and high school curricula and new financial wellness themes each week.
- **Calculators** for buying a car, borrowing for higher education, financing a home, saving for retirement, managing debt, plus more.
- **Budget & Tracking Tools** to help you take charge of your spending.
- **Assessments** that measure your financial health, check your risk of identity theft, and help you reflect on your financial values.
- **Checklists** and financial goals exercises with reminders you can add to your calendar.
- **Export Tools** for sharing your work with family members or financial advisors.

As an Insight Credit Union member, you have free access to the Financial Wellness Center. Register now for personalized resources or to browse the various financial topics today!

Visit MONEYEDU.ORG/**INSIGHT** to create your account today!

INCENTIVE CHECKING

A Checking Account to Be Thankful For

There's a lot to be thankful for this holiday season, and earning 4.75% APY* on your average daily balance up to $20,000 could be one of them! Plus, you can be thankful that 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 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 12, 2026
Columbus Day

Wednesday, November 11, 2026
Veterans Day

Thursday, November 26, 2026
Thanksgiving Day

Friday, December 25, 2026
Christmas Day

Friday, January 1, 2027
New Year's Day

Join Lake-Sumter State College as they present the Monster Dash 5K/10K Run on Saturday, October 31, 2026 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 or a branch today to learn more about our Student Checking Accounts for teens and young adults, age 13-24!

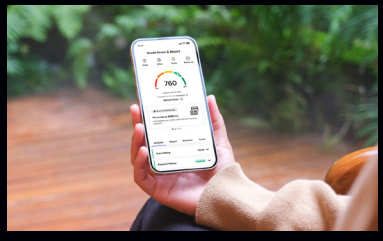
+Insight Credit Union will not charge you a fee when you use a foreign ATM or MoneyPass® ATM, but the owner of the ATM may still charge you a fee.

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!

HOME EQUITY LINE OF CREDIT

Home Equity Line of Credit With Options - *You Choose*

Open a Home Equity Line of Credit with Insight, for up to $100,000, and the choice is yours!

- Rate Discount or No Fee Appraisal*
- Competitive Rates
- Quick & Easy Application
- Funds for Whatever You Need

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

*APR = Annual Percentage Rate. Insight Credit Union will pay the appraisal fee or provide a 1.00% discount on the APR for the first six (6) billing cycles for Home Equity Lines of Credit, up to $100,000. Variable rate plan. The 1% discount is applied to the APR, which is based on the Wall Street Journal prime rate (7.00% as of 09/17/26), plus a margin. After the 6-month discount period ends, the rate is based on the Wall Street Journal prime rate, plus a margin. Current rates range from 7.00% to 9.50% APR as of 09/17/26. Your APR will never be more than 17% or less than 4.00%. The intro rate discount will be discontinued for payment default. No other discounts apply to the intro rate. $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. Property insurance is required. Interest accrues from the date of disbursement. Membership restrictions apply. Offer subject to change at any time. Other restrictions and fees may apply.

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, 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 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
- Reconcilement 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

PROTECT YOURSELF FROM SCAMS

Tips to help you spot and prevent scams.

In an era of instant transfers and digital storefronts, financial scams have only increased. Scammers today don't just steal your data; they can also manipulate your emotions. Here are some signs that a scam is on the horizon.

Implied Urgency: Scammers love to make you act quickly.

- **"Act Now!"** So-called "limited-time" investment opportunities are intended to pressure you to act before you can think.
- **"Immediate Transfer Required."** If an email or text says that you must transfer funds immediately, be very wary.

Red Flag. Legitimate companies give you time to review and make decisions. Scammers want you to panic.

Unexpected Contact: Be cautious of messages or calls you didn't expect. Scammers often pretend to be:

- Banks
- Government agencies
- Delivery services
- Tech support

Red Flag. They rely on surprise to catch you off guard and create urgency. Don't click links in unexpected messages. Contact the company directly using a verified number or website.

Odd Payments: If a company requests a payment method out of the norm, be wary.

- Any legitimate company will never ask for payment via:
  - Gift cards
  - Wire transfers
  - Cryptocurrency

Red flag. These payment methods are hard to trace and nearly impossible to recover once sent. If someone is asking for payment via these methods, move on.

Too Good to Be True: Outrageous claims, unprecedented return on investment, or huge upside with no risk are just a few things to look out for.

- Things that are "guaranteed" or "zero risk" are rarely that.
- If a deal seems too good to be true, that's because it is.

Red Flag. Every "real" investment involves some level of risk. Guarantees are a common scammer tactic to lower your guard.

Slightly "Off" Communication: Scam messages often look almost real—but not quite. Watch for the following:

- Misspelled words
- Awkward phrasing
- Email addresses that don't match the company
- Links that look suspicious

Red Flag. Many scams rely on imitation, but small details give them away.

What to Do If Things Don't Feel Right

- Pause before taking action.
- Verify the source independently.
- Talk it over with someone you trust.
- Even a short delay can prevent a costly mistake.

-Chris O'Shea, SavvyMoney

Insight™ CREDIT UNION

STAY CONNECTED!