

# The Inside Scoop

A CLOSER LOOK AT WHAT YOU CAN'T AFFORD TO MISS THIS MONTH

June 2019

## Using Your Debit Card Just Got Easier!



We're making it easier for you to use your Insight Smart Check™ Visa® debit card!

Now you can enjoy the confidence of paying with your phone through Visa® and Apple Pay®, Google Pay® or Samsung Pay®.

With digital wallets, you can securely store your debit card details to make purchases at a store with your mobile device when you enroll your card in a device's digital wallet. Visit our website to [learn more](#).

### Quick Links

[Deposit Rates](#)  
[Loan Rates](#)  
[Mortgage Rates](#)

### Important Dates

**Insight Offices Closed  
Independence Day  
Thursday, July 4**

### Insights by Insight Credit Union

#### 8 Ways To Spot A Home Improvement Scam

If you're hiring anyone to make improvements on your home, be alert! Home improvement scams are more common than you may think. And they can be difficult to spot...[Read More](#)

## Home Improvements Made Easy

Home improvements are easier with the right tools - like a Home Equity Line of Credit from Insight Credit Union!

Open a Home Equity Line of Credit with Insight, for up to \$50,000, and your appraisal is on us\*! Speak with a Representative or visit [InsightCreditUnion.com](http://InsightCreditUnion.com) for more information, or to apply for a HELOC today.



\*Insight Credit Union will pay the appraisal fee for Home Equity Lines of Credit, up to \$50,000, funded starting April 1, 2019 for a limited time. \$5,000 minimum to open a Home Equity Line of Credit; up to a maximum of \$100,000. Eligible collateral includes primary single-family detached residence only. Offer valid in the State of Florida only. Loan subject to normal underwriting guidelines. Interest accrues from the date of disbursement. Subject to change at any time. Other restrictions and fees may apply. Equal Housing Lender.

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Didn't you love getting extra as a kid? Now get more as an adult too - with an incentive checking account! Get more now by earning high interest on every dollar of your average daily balance up to \$20,000.

To earn high interest with our Incentive Checking Account, there are just a few things you need to

do:

- Make a minimum of 8 Smart Check™ Debit Card point of sale transactions using your signature or PIN each month.
- Make a minimum of 3 Bill Pay transactions post to your account each month
- Have a valid email address on file and use eStatements.



Visit any one of our [branches](#) to speak with a Financial Services Representative for more information, or to open your account today!

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## Enjoy A Busy Wedding Season Without Going Broke

It's the season of bouquets, lacy gowns and freshly pressed tuxedos. With wedding invitations flooding your mailbox, you might already be booking your weekends with weddings through the end of summer. But, there's no need to worry. Just follow these hacks for simple ways to celebrate in style - And within budget.



### 1.) Think outside the registry

Get creative and gift the couple with a more personalized gift, like a themed breakfast basket for the morning after, tickets and reservations for a dream date night or a customized kitchen package complete with quirky mugs and whimsical gadgets. No one has to know how much (or how little) you spent. But, your gift is sure to be memorable and treasured by the couple.

### 2.) Save on airfare

- Clear your browser cache before searching for a flight so airlines don't target you with high-priced flights.
- Get the lowest prices by booking your ticket for mid-week and/or taking a red-eye flight.
- Shop on a Tuesday about six weeks before you need to fly out to score the best deals.
- Use apps like Kayak, Hipmunk and Hopper to help you find the best-priced tickets. Some apps will even send you alerts when tickets on a flight you've looked at go down in price.

If your destination is within driving distance, you can also choose to hop on a train, board a bus or rent a car with some friends and turn the drive into a fun road trip.

### 3.) Don't buy a gown

Don't feel pressured to spend hundreds of dollars on the dress you'll wear to your friends' weddings. Instead of dropping a ton of money on a dress you might wear once, rent a gown for a fraction of the price from rental services like Rent the Runway. You can also borrow from a friend or purchase a gently used gown on a site like [PreOwnedWeddingDresses.com](#).

### 4.) Invest in a good suit

Tux rentals can run you up to \$150, so if you're looking at several weekends of weddings over the next few months, it might be worthwhile to invest in a staple suit or tux you can wear again and again. Make sure the suit is of decent quality and will make it through hours on the dance floor with its seams and buttons intact. Once you've got your suit in the closet, you can change up the outfit to match different wedding colors and themes by swapping the shirt and tie.

### 5.) Use AirBNB instead of booking a hotel

You don't have to spend hundreds of dollars on a hotel stay for every destination wedding you attend. Instead, check out AirBNB for affordable lodgings in the area. You can save even more by booking a full apartment or an entire house with a couple of friends and splitting the cost.

### 6.) Don't be afraid to say no

If you're asked to be a bridesmaid or an usher and you know you can't afford the associated costs, don't be afraid to explain your position to your soon-to-be-married friends. They'll likely understand, and either accept your declination or make some adjustment to their plans so you can be part of the wedding party.



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