

Member Fees and Benefits



Fee Services

Deposit Services

- Non-sufficient Funds (NSF) \$32
- Returned Check - Two-Party Check \$8
- Check Payable & Drawn on Same Person \$32
- Official Check (more than 6 in 12 months) \$2 each
- Foreign Check Collection \$10
- Escheatment \$60 per account/box
- Account Research & Reconciliation \$25 per hour
- Legal Processing \$75 per request (excludes child support account freeze)

Bill Pay (Internet Banking)

- Same-Day/Next-Day Payments \$15

Loans

- Return Loan Payment/Return Check \$32
- Consumer Late Payment (10 days or more) \$15
- Real Estate Late Payment (5% of payment due - P&I)
- Account Research & Reconciliation \$25 per hour

Card Services

- Credit/Debit Card Replacement \$5
- Rush Delivery Card Replacement \$25
- Late Payment (10 days or more) up to \$25
- Return Payments or Convenience Check up to \$25
- Gift Card \$2.75
- Design Your Own Card (DYOC) \$10

Safe Deposit Box - Cost may vary based on box size*

- Replacement Keys or Lock Drilling Actual Cost
- Late Payment (20 days or more) \$15

Transfer of Funds

- Outgoing U.S. Wires (domestic) \$15
- External Transfers - Next Day \$10

*For specific pricing, contact our Call Center at (904) 777-6000 or 1 (800) 445-6289.

No-Fee/Free Services

Membership

- Minimum \$5.00 Deposit in Primary Savings

Checking

- Regular
- Money Market
- VyTeen, Bravo & Achieve
- Senior Account & Free Basic Check Design

Savings

- Primary (membership account)
- Regular
- Kids Club
- VyTeen, Bravo & Achieve
- Individual Retirement Accounts (IRAs)
- Health Savings Accounts (HSAs)

Account Management

- Internet & Mobile Banking
- Magic*Touch

Funds Transfer (Internet & Mobile Banking)

- Transfers - Between VyStar Accounts or to Pay Loan
- Make a VyStar Payment (from another financial institution)
- Person to Person (P2P)

Wire Transfer

- Incoming Wires (domestic & foreign)

Card Services

- Debit/Credit/ATM Card
- Credit Card Statement Copy

Deposit Services

- Stop Payment
- ACH
- Official Check (6 or fewer in 12 months)
- Statement & Check Copies
- e-Statements (electronic statement)
- Coin Machines in Branches

ATM Access

- VyStar Branch and Remote ATMs
- VyStar Surcharge-Free Network (20,000+ ATMs nationwide at specific retailers)

Costs at non-VyStar ATMs/networks can vary depending on the ATM owner.

