At VyStar, You’re In Control

This booklet is all about you.

Your needs, your goals, and the best ways to use your money to fulfill them.

That’s because VyStar is owned and operated by its members, for its members. Because of this, you will enjoy benefits rarely found at a typical financial institution.

Our goal is for our members to receive the personal attention of financial representatives who continue the tradition of customer service excellence.

Take a look at your Owner’s Manual and discover your financial future.

You’ve got it all right here.

Vision Statement
The vision of VyStar Credit Union is to be the primary financial institution for its members and to bring credit union services to more people.

Mission Statement
The mission of VyStar Credit Union is to focus on serving the financial needs of our members by providing quality services while maintaining fiscal soundness.

Quality service is our most important goal.

Employees are our most important asset.

We’re always happy to hear from you and help in any way we can. We never forget that it’s your money.

If you have any questions, call us at (904) 777-6000 or 1 (800) 445-6289, option 9.

Thank you for being a member.

Our Corporate Values

Trust    Integrity

Caring    Courage

Loyalty    Respect

Dedication
**Checking**
Visa® Check Card, Senior Class, Money Market, Overdraft Protection Arrangements

**Savings and Retirement**

**Investments, Financial Management, Insurance Services**
VyStar Investment Services, and VyStar Financial Group, LLC: VyStar Title Agency

**Loans**
Autos, Boats, Recreational Vehicles, Motorcycles, Home Equity Mortgages, Money Makeover, and Financial Counseling

**Credit Cards**
Signature Rewards, Signature Cash Back, and Platinum Visa® Cards

**Internet & Mobile Banking**
Bill Pay, Electronic Statements, Mobile and Text Banking, and Push Alerts

**Convenience Services**
ATMs, Call Center and VyChat, Automated Services

**Business Services**
Loans, Checking, Credit and Debit Cards, Savings, Payroll, Credit Card Payment Processing

**Your Membership**
Visa® is a Registered Trademark of Visa International Service Association
Commitment.
It's always been a way of life for us.

VyStar Credit Union was originally founded in 1952 as Jax Navy Federal Credit Union to serve civil service, military employees and their families at Naval Air Station Jacksonville. After the first year of operation, we counted 1,100 members and just over $28,000 in assets. We are proud of our beginnings and extend that pride today as we have grown to become one of the largest credit unions in the nation.

“Our credit union was founded at a time when it was difficult for members of the military to borrow money,” stated Michael Cascone, the first member of VyStar Credit Union and one of the individuals who helped establish it. “Back in the 1950s, credit was not easy to come by for working men and women. Credit lines were all but impossible to get. And it was very hard to finance an automobile through a bank. What we wanted was a place where blue collar workers could open an account and a place that would provide credit to individuals who had few options.”

VyStar’s nine-person volunteer Board of Directors provides strategic direction and oversees the management of the credit union for its members. Our volunteer Audit Committee adds balance to the credit union’s activities as it actively oversees special activities and internal audits. Additionally, there are more than 1,000 employees who keep VyStar running smoothly for our members each and every day.

The deposits you have in VyStar are insured by the National Credit Union Share Insurance Fund (NCUSIF), an arm of the National Credit Union Administration (NCUA). Ask us for a copy of “Your Insured Funds” for complete information on the type of insurance coverage you have.

Established by Congress in 1970 to insure member share accounts at federally insured credit unions, the NCUSIF is managed by NCUA under the direction of the three-person NCUA Board. The members of the NCUA Board are nominated by the President of the United States of America and confirmed by the Senate. Your insurance is similar to the deposit insurance protection offered by the Federal Deposit Insurance Corporation (FDIC). Not one penny of insured savings has ever been lost by a member of a federally insured credit union.

VyStar is chartered and regulated by the State of Florida and is a federally insured credit union.

We’ve grown to offer membership to all individuals living or working in—as well as any business, club, church, organization or association located in—counties from Northeast to Central Florida and Southeast Georgia (visit www.vystarcu.org/membership-benefits).

Throughout this tremendous growth, our allegiance has remained sure: continuing the tradition of “People Helping People.”
Your **Checking Services**

Our members receive interest on the money kept in accounts with VyStar. The rate of the interest received is dependent upon the rates that we charge for loans and the income we receive from investments, as well as our ability to cost-effectively manage the operations of the credit union. Our interest rates are reviewed weekly by a team of Senior Management employees and volunteer Board Members designated as the Rate Committee. Rates are posted in the branches and available on our website, www.vystarcu.org/Rates.

**Checking**

Get the checking account that offers you more. Earn a competitive rate on your daily balance and enjoy these exclusive member-only benefits:

- **Earn Interest on All Deposits**
  Make your money work harder and smarter.

- **Free Unlimited Check Writing**
  Write as many checks as you want.

- **No Monthly Service Charges**
  Keep more of your money working for you.

- **No-Fee Debit Card That Earns Rewards**
  Earn UChoose Rewards® points when you use VyStar's debit card and choose to sign for your transaction instead of using a PIN. Redeem your points for travel, merchandise, gift cards, event tickets and more. You can also go online to get Purchase Offers: Debit card holders can select retail offers via Internet Banking, go shopping as directed and get cash back on their card.

- **No Minimum Balance Requirements**
  Benefit from the financial flexibility you need.

- **Overdraft Protection**
  Protect your account against depleted cash flow.

- **Fewer Fees**
  VyStar members also don't pay fees for any of the following:
  - Checking your balance online or by phone
  - Transferring money between accounts
  - Using a VyStar debit card at any VyStar ATM
  - Opting for direct deposit of your pay into your account

We suggest that you order duplicate checks on your checking account since VyStar does not return the original checks in your monthly statements. Copies of your cleared checks are available via Internet Banking on our website, www.vystarcu.org.

Checks may be ordered at any branch, through our Call Center, or on our website.

**Direct Deposit**

Have your pay, retirement or Social Security check funds automatically deposited into your VyStar account with this free service. When setting up a direct deposit to your account, you will be asked for your account number and VyStar’s routing number, which is 263079276.

**Senior Class**

At VyStar, we offer Senior Class Services for our checking account members who are age 50 or over. Our Senior Class checking account option includes the same offerings as our checking account, plus:

- VyStar custom checks (or a $10 credit toward other styles ordered from VyStar)
- Photocopies
- Direct collection of bond coupons and foreign checks and drafts
- Domestic (U.S.) wire transfers; incoming International wires only

**Money Market Account With Checks**

When you want an account that boosts your earnings even further, check out VyStar's money market account.* Your money market account earns dividends at competitive market rates. And you'll earn even higher rates on larger balances. This account includes:

- **No Minimum Balance Requirement**
  Earn competitive rates even on lower balances.

- **Competitive Interest**
  Calculated daily, compounded daily and credited monthly.

- **Tiered Yield Structure**
  The higher your balance, the more you earn.

- **Optional Overdraft Protection**
  For your financial peace of mind. (Restrictions apply.)

- **Checks for Easy Access to Funds**
  Your money market account offers checks for your convenience (up to six checks per statement cycle).

**VyStar Visa® Debit Card That Earns Rewards**

VyStar’s Visa debit card is the buying power of your checkbook that fits conveniently into your wallet.

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*ACCOUNT RESTRICTIONS: For all savings and money market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or a third party in any month by means of a preauthorized, automatic or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to temporary reclassification or account closure by the credit union. These account limitations do not apply to Health Savings Accounts, VyTeen savings accounts or Kids Club accounts.*
Optional Overdraft

VyStar has overdraft protection transfer service to enable you to automatically transfer funds from your savings, line of credit or money market account to your checking account should your account have less money in it than is necessary for all your checks, debit card purchases, ACH transactions and ATM transactions to clear. Avoid the embarrassment of having your checks returned. These programs safeguard you from insufficient funds fees and check returns.

Savings Account: You can use your savings account to make overdraft protection arrangements. Money from your savings account is automatically transferred to your checking account when your checking account is shown to have insufficient funds. You may only transfer the amount of funds that are currently available in the savings account. Only one savings account may be designated as your source of funds for overdraft protection.

Due to government regulation, only six preauthorized, automatic, telephone, Internet & Mobile Banking or Magic*Touch transfers may be made from your savings account per month. Of these six, no more than three may be made by check, draft or access card. Be careful not to exceed these limitations.

Signature Line of Credit: An unsecured line of credit can be used when your checking account has insufficient funds to cover the transactions you have made. The money is automatically transferred into your account (up to your available limit) and your checks are then paid. This saves you from incurring an insufficient funds fee from VyStar as well as possible charges from local businesses for returned checks. There are restrictions on this line of credit, and it is subject to credit approval. There are no limits on how many transfers can be made monthly, up to your available credit limit on the signature line. There is no service fee for transfers.

Of course, your signature line of credit can be used for general purchases in addition to overdraft protection by requesting that funds be transferred from the line of credit to any other VyStar account. This function can be performed by visiting a VyStar branch or ATM, calling our Call Center or Magic*Touch, logging on to Internet Banking, or simply writing a check.

Cash-Back Purchase Offers: An Internet & Mobile Banking service for your checking account and debit card. On the Overview page, review and activate the Purchase Offer discount(s) you like. (Offers vary.) Then, shop at the participating retailer(s), use your debit card to pay, and get cash back directly deposited into your checking account 30 to 60 days after you redeem the offer(s).

UChoose Rewards® Points: With every qualified purchase you make using your VyStar debit card, you will earn UChoose Rewards points. Redeem your points for travel, merchandise, gift cards, event tickets and more. Plus, get extra points when you shop at participating retailers, both in-store and online. Track and redeem your points by logging on to Internet Banking via www.vystarcu.org, clicking on the “Settings/Service” tab, and then selecting “UChoose Rewards.” You can also visit the UChoose Rewards website, www.uchosserewards.com.

Use your Visa debit card at merchants where Visa debit is accepted. Your purchase will reach your checking account in real time and an amount will be deducted. Monitor your transactions as they occur via Internet Banking, Mobile Banking and Text Banking services. Using the “credit” option when using your debit card to purchase goods gives you greater security since you are asked to sign the sales document* instead of entering your PIN.

*Receipts aren’t always issued on purchases of $15 or less.

Your VyStar debit card is an ATM card, too. There is no surcharge fee when you use your VyStar cards at any VyStar ATM. Check VyStar’s account disclosure for withdrawal limitations on your card.

How many checking accounts does VyStar offer?
VyStar offers the following personal checking accounts:
• Money Market Checking
• VyTeen Checking (for members age 18 through 25)
• Bravo Checking (for college students age 18 through 25)
• Achieve Checking (for members age 18 through 25)
• Non-Interest Bearing Checking

What is the minimum opening amount? There is no minimum opening amount for any of VyStar’s personal checking accounts.

What do I need to do to open a VyStar checking account?
To open a VyStar checking account, you must first become a VyStar member. You will need a valid photo ID or to be verified, as well as a $5 minimum deposit into your primary VyStar savings account. For minors without a passport, state ID or driver’s license, a certified or original copy of their birth certificate and their Social Security card must be presented.

Are there any maintenance fees for a VyStar checking account?
No. None of VyStar’s personal checking accounts have any maintenance fees.

How many VyStar checking accounts can I have?
VyStar members can have as many regular checking accounts as they want. There is no limit.

How many members can be on one VyStar checking account?
There is no limit to how many members can be on one checking account.
SAVINGS
VyStar offers savings opportunities with our savings accounts.*

Just look at all you’ll get:
• Competitive Dividends
  Earn money while you save money. Funds deposited into your VyStar savings account also accrue interest over time at competitive rates.
• Overdraft Protection
  Your VyStar savings account can be used for overdraft protection for your checking account. This safeguards you from insufficient funds fees and check returns.
• No Service Charges
  And that’s one of the finest “services” we offer.
• Access to Funds
  by Mail, Branches, Phone, ATM, and Personal Computer

Dividends paid to the account are calculated daily, compounded monthly and credited monthly.

With all these benefits, a VyStar savings account is the smart way to save.

*ACCOUNT RESTRICTIONS: For all savings and money market accounts, no more than six (6) preauthorized, automatic, Internet, or telephone transfers and withdrawals may be made from these accounts to another account of yours, to a third party, or by check, draft or access card in any statement cycle. If you exceed these limitations, your account may be subject to temporary reclassification or account closure by the credit union. Does not apply to Health Savings Accounts, VyTeen savings accounts or Kids Club accounts.

ACCOUNTS FOR YOUNGER MEMBERS

KIDS Club Account for members 12 & under**
Under the guidance of a parent or guardian, kids can have a special savings account opened just for them. It is fun, free and just for kids. With their account, they will get a Spend, Save and Share Bank, a Kids Club Membership Card, a free Kids Passbook, free use of coin counting machines at VyStar branches and more!

VyTeen Account for members 13 to 17 years old**
If your teen is 13 to 17 years old, they can learn about fiscal responsibility by opening a VyTeen checking account in their name and getting their own debit card, with you (the parent or guardian) as the joint owner. With a $100 investment, they can also watch their money grow in a special 12-month certificate and be able to add $25 or more to their certificate (balance not to exceed $2,000) any time they want.

Bravo Account for students 18 to 25 years old
Qualifying college students can establish credit at a reasonable rate, and from a safe source, by opening a VyStar credit card with a starting limit of $375. They can also get sound advice from our VyStar Investment Services team on building a strong financial future, and enjoy other valuable benefits like free checking, 24-hour ATM access and more.

Achieve Account for members 18 to 25 years old
Whether you’re starting a career, buying a car or moving into that first place, this account grows with you. Use free online Bill Pay and Internet & Mobile Banking to manage those growing financial responsibilities, set up free direct deposit of your paycheck, and much more.

Savings Account: Dividends paid to the account are calculated daily and compounded and credited monthly. Check VyStar’s disclosures for all savings accounts on this page for withdrawal limitations. Transfer limitations do not apply to Kids Club accounts or VyTeen accounts.
Certificate of Deposit: An early withdrawal penalty may apply. Interest paid may be withdrawn without penalty.
Credit Cards and Consumer Loans are not automatically issued to Bravo and Achieve accounts. All VyStar loans are based on an evaluation of the applicant’s individual credit history. Subject to credit approval and certain conditions and restrictions apply.

**When opening an account for a minor (under 18 years of age), you will need to have a certified copy or original of their birth certificate and social security card, or a state identification card. A parent or guardian must be a joint member on the account with the child. The misuse of these cards can cause the account to become negative and incur costs.
Health Savings Account

A Health Savings Account (HSA) is an account that allows you to save money for health care costs and use the funds to pay for qualified medical expenses.* An HSA offers tax advantages and will help you keep tabs on your medical spending. It can be used to pay for many types of qualified medical expenses, such as doctor visits, prescriptions, transportation to get medical care, qualified long-term care insurance, health plan premiums when unemployed and more.

Members are eligible as long as they are:

- Covered under a High Deductible Health Plan (HDHP)
- Not covered under another type of health plan that is not an HDHP
- Not enrolled in Medicare (generally under 65 years old)
- Not claimed as a dependent on another individual's tax return

Find out more about HSA. Call (904) 777-6000 or 1 (800) 445-6289, or stop by any VyStar Branch.

*Certain restrictions apply. VyStar is not responsible for determining if a member's distributions qualify, nor do we provide tax advice. Consult your tax advisor. For more information on qualified medical expenses, visit www.irs.gov.

FLUTMA Accounts (Florida Uniform Transfers to Minors Act)

A FLUTMA account is a custodial account in which a custodian manages the funds of an account for the benefit of a minor. The minor is the sole owner of the account, but has no authority to transact on the account until he or she attains the age of 25.

State law limits all FLUTMA accounts to one minor beneficiary and one custodian. No joint members are permitted on FLUTMA accounts; however, custodians are strongly encouraged to designate a successor custodian. Savings accounts and certificate accounts may be set up as FLUTMA accounts, and the funds are accessible through Magic*Touch, Internet Banking, direct deposit and ATM cards, under the same restrictions as non-FLUTMA accounts.

Living Trust Accounts (Revocable Trusts)

Trust accounts are federally insured as payable-on-death accounts, and are separate from the member's other deposit accounts. For living trust accounts, you may use all types of deposit accounts (savings, checking, certificates, etc.) IRAs, HSAs, and loan accounts are not eligible as trust accounts.

The trust must be created and administered under Florida law. Irrevocable Trusts, Gun Trusts, Land Trusts, Special Needs Trusts, Quick Income Trusts and Amenable Trusts cannot be opened at VyStar Credit Union. In order to open a trust account, several documents must be presented, including the Certified Copy of Trust Instrument by Attorney form, a copy of the first page and notarized signature page(s) of the trust, a Membership Application to change the ownership of the account to the trust, and a copy of the successor trustee page of your trust naming the successors. Depending on the circumstances, other information may be necessary. A VyStar representative will help you through all the details.

Certificates

Lock in your earning power and enjoy high yields for the term of your choice: from three months to five years. A minimum deposit of $500 gets you started. It's a good idea to put your money in a certificate when you don't need immediate access to your funds for a period of time. And because you agree to keep the money in the credit union for the specified period of time, you receive a higher interest rate from VyStar. We also provide tiered rates for higher balances. An early withdrawal penalty may apply. Interest paid may be received by the account holder from the account without penalty.

18-Month Step-Up Certificates

Get a certificate with a one-time option to adjust to a higher rate before the certificate matures. You can also add amounts of $2,000 or more any time during the 18-month Step-Up Certificate term. An early withdrawal penalty may apply.

It's that kind of flexibility that makes saving really pay off. Interest earned is calculated daily, compounded monthly and credited monthly.

Individual Retirement Accounts (IRAs) and Education Savings Accounts (ESAs)

Earn more wealth for your retirement years with a VyStar IRA, which earns higher yields on higher balances with six different account balance tiers ranging from under $2,500 up to $100,000 or more. You'll also save more because you'll pay no fees.
VyStar is your one-stop IRA center, offering a complete range of retirement savings and certificate options:

- **Traditional IRAs**
  These IRAs provide tax-deferral of income.

- **Roth IRAs**
  Pay your taxes up front, with added flexibility in retirement.

- **Coverdell Education Savings Account (ESA)**
  Save for educational expenses.

All of our IRA and ESA products offer:

- **Higher Interest for Larger Certificate Deposits**
  Increase your wealth and earn more as you save more.

- **No Maintenance or Administration Fees**
  Free yourself from fees that dip into your savings.

- **Government Backing**
  Retirement Accounts are insured up to $250,000 by the National Credit Union Share Insurance Fund (NCUSIF). Government backing insures your retirement accounts by the NCUA.

The Coverdell Education Savings Account, (formerly called the Education IRA), was created by Congress in 1997 to help students pay for qualified elementary and secondary school and college education expenses, as well as other higher education costs. With the Coverdell ESA, your earnings grow tax-deferred and your distributions are exempt from federal taxes when used for qualified education expenses at universities, colleges, vocational schools, and elementary or secondary schools (public, private or religious). An adult (parent or guardian) may open an ESA for a beneficiary (student) under 18 or for a special needs beneficiary.

If you need to move your IRA funds from a previous employer or transfer IRA funds from another financial institution, VyStar can help. VyStar’s IRA accounts and certificates allow you to move your funds to us with ease and at no charge.

### IRA Certificates

VyStar IRA certificates are a secure, dependable way to save for your retirement. Depending on your income, tax filing status and eligibility from other retirement savings plans, your yearly IRA contributions may be fully or partially tax deductible. Consult your tax advisor.

For IRA accounts, you may not make any withdrawal or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instructions, or similar order to a third party. Please consult your tax advisor on the tax benefits of an IRA account. An early withdrawal penalty may apply.

Visit the VyStar “IRA Service Center” online at www.vystarcu.org where you can learn about IRAs, plan for your retirement, and print any forms that are needed to open an IRA or review your existing IRA.

### Frequently Asked Questions

**How many savings accounts does VyStar offer?**

VyStar offers the following personal savings accounts:

- Primary Savings
- Regular Savings
- IRA Savings
- Health Savings
- Non-Interest Bearing Savings

**Are there any maintenance fees on a savings account?**

No, there are no regular maintenance fees for any of our personal savings accounts.

**What is the minimum opening amount for a savings account?**

The primary savings account must be opened with at least $5, which is held in the account. All other personal savings accounts can be opened with $0.

**What documents do I need to open a savings account?**

To open a VyStar checking account, you must first become a VyStar member. You will need a valid photo ID or to be verified, as well as a $5 minimum deposit into your primary VyStar savings account. For minors without a passport, state ID or driver’s license, a certified or original copy of their birth certificate and their Social Security card must be presented.

**When will my deposit be credited to my account?**

VyStar’s general policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit. It is also our policy to make wire transfers and electronic direct deposits available to you on the same business day that we receive the deposit.

**Why is there a hold on my deposit?**

VyStar’s general policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit.

However, at times, we place a hold on the funds. Some common reasons include, but are not limited to:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than $5,000.00 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

**What is VyStar’s routing number?**

VyStar’s routing number for direct deposit and wire transfers is 263079276.
Just as your lifestyle and goals are unique, so are your financial needs. Explore your investment options and make investment decisions with the helpful advice of a VyStar Investment Services LPL Financial Advisor. Visit the VyStar Investment Services website at www.vystarinvestmentservices.com.

We make investment and financial management products available to help you pursue your short- and long-term financial goals, investment timelines, and risk tolerance levels. We provide financial analysis and planning services at no cost or obligation. Together, we can help you:

• **Build an Investment Strategy**
• **Plan a More Comfortable Retirement**
• **Pursue Your Assets & Financial Future**
• **Fund Your Children’s Education**

You have access to a comprehensive list of value-oriented products and services, including:

• **Mutual Funds**
• **Securities Trading**
• **Asset Allocation**
• **Insurance**
• **IRAs**
• **Fixed and Variable Annuities and More**

Let us show you how to craft the plan that best fits your lifestyle. Call (904) 908-2495 or 1 (800) 445-6289, ext. 2495, to speak with a VyStar Investment Services LPL Financial Advisor and arrange to meet with us at any VyStar branch.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. VyStar Credit Union and VyStar Investment Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using VyStar Investment Services and may also be employees of VyStar Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, VyStar Credit Union or VyStar Investments Services. Securities and insurance offered through LPL or its affiliates are:

Not insured by FDIC/NCUA or any other government agency | Not Bank/Credit Union Guaranteed | May Lose Value | Not Bank or Credit Union Deposits or Obligations

This LPL Financial Registered Representatives associated with this site may only discuss and/or transact securities business with residents of all 50 United States. The services offered within this site are available through our U.S. Investment Representatives. LPL Financials U.S. Investment Representatives may only conduct business with residents of the states for which they are properly registered. Please note that not all investments and services mentioned are available in every state.

Not federally insured and not underwritten or guaranteed by the credit union.

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**Frequently Asked Questions**

**Who is LPL Financial?**
VyStar Investment Services is proud of our arrangement with LPL Financial, who offers a full range of investment products and services and enhanced technologies. This relationship ensures we can continue to provide for your needs now and long into the future.

LPL Financial is one of the nation’s leading financial services companies and a publicly traded company under ticker symbol LPLA. The firm’s mission is rooted in the belief that objective financial guidance is a fundamental need for everyone. LPL does not offer proprietary investment products or engage in investment banking activities; this means advisors affiliated with LPL are not pressured or influenced by LPL to sell its products. Thousands of financial advisors nationwide are able to rely on the firm’s tools and resources to help them provide financial guidance and recommendations to help meet their clients’ needs. For more information about LPL Financial, visit www.lpl.com.

*As reported in Financial Planning magazine June 1996-2016, based on total revenues.

**Why is financial planning important?**
A comprehensive financial plan serves as a framework for organizing the pieces of your financial picture. With a financial plan in place, you’ll be better able to focus on your goals and understand what it will take to reach them.

One of the main benefits of having a financial plan is that it can help you balance competing financial priorities. A financial plan will clearly show you how your financial goals are related—for example, how saving for your children’s college education might impact your ability to save for retirement. Then you can use the information you’ve gleaned to decide how to prioritize your goals, implement specific strategies, and choose suitable products or services. Best of all, you’ll know that your financial life is headed in the right direction.
Your **Loan Options**

Whatever your loan needs may be, VyStar has it all. From auto loans and boat loans to home equity loans, home mortgages and more, we have a loan with your name on it.

We offer great rates, flexible terms, and a streamlined application process for quick approvals.

All of our loans are subject to credit approval. Certain restrictions on particular types of loans may apply.

**Loans for Almost Everything**

Get more for your money. The vehicle of your dreams is available at low rates, flexible terms and no fees. Financing is available up to several years depending upon the type of vehicle you are purchasing. Refer to our website, www.vystarcu.org for all the details on our rates and terms. We don't just stop with your auto; we finance all types of loans, including:

- New and Used Autos
- New and Used Boats
- New and Used Personal Watercraft and New ATVs
- Older Model Year Autos
- New and Used Motorcycles and Scooters
- Classic Autos
- New and Used Recreational Vehicles
- Personal Signature Loans
- Lines of Credit
- Savings and Certificate Secured Loans
- Mortgages
- Home Equity Loans

**Get a VyStar Vehicle Loan at the Dealership**

We have made special arrangements with area auto dealers to offer a VyStar loan at the dealership. Make your best deal, and the dealer can close your loan with us right in the showroom. No trips to the branch, no calls to make. The dealers can arrange everything. Be sure to ask for a VyStar loan!

**SmartWheels Auto Loan**

Need basic, reliable transportation to get to and from work? VyStar's SmartWheels Auto Loan program could help you get the practical car you're looking for.* You don't have to have perfect credit to qualify, and you can qualify for affordable financing that fits your budget. Let us help put you back in the driver's seat.

*Certain conditions and restrictions may apply. All loans subject to credit approval.

**Signature Line of Credit**

A personal signature line of credit that offers competitive rates, easy access, and a streamlined application process for fast approval. It can also provide protection for your checking account when there are insufficient funds. Apply today for the purchasing power you've always wanted.

**Personal Signature Loans**

Free yourself from a pile of bills, pay for college, visit a loved one overseas, or simply make a special purchase. VyStar’s helpful loan officers can put together a loan package to meet your specific needs. Use your loan for just about any reason you want. Low, fixed-rate and flexible repayment terms are available.
Your Protection Services

Payment Protection
We offer easy ways to help protect your family's financial future. One of these is the option to insure your VyStar consumer loans with credit life and/or credit disability coverage up to $50,000 per loan amount.

Your purchase of MEMBERS' CHOICE® Credit Life and Credit Disability Insurance, underwritten by CMFG Life Insurance Company, is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative or refer to the Group Policy for a full explanation of the terms.

Protection Programs
Extend Your Vehicle Protection
VyStar offers extended warranty coverage through IWS. The cost is less than that offered at most dealerships, and there is a 60-day money-back guarantee. Visit any of our branch offices or phone our Call Center for more information on all our loan protection programs.

Guaranteed Asset Protection (GAP) Plus
GAP can cancel or reduce your loan balance in the event that your insured vehicle is stolen and not recovered, or damaged beyond repair, and the primary insurance does not cover the balance owed on your loan. Ask a VyStar representative for details.

Your purchase of MEMBERS' CHOICE® Guaranteed Asset Protection (GAP) is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative or refer to the Member Agreement for a full explanation of the terms. GAP-1101956.1-0115-0217

VyStar Identity Theft Protection Services
FraudScout™ Fraud & Credit Monitoring Services
Credit is one of the most important assets you possess, and identity theft is one of the fastest-growing crimes in the U.S. FraudScout™ fraud and credit monitoring services can provide the extra protection you need to help avoid a potentially damaging situation. The service scours millions of identity records and non-credit sources to identify potential fraud in credit, non-credit and public records. When suspicious activity is detected, an email alert will be sent within moments. These alerts may come days or even months before the theft would normally be detected. Enroll in a FraudScout plan today. Go to www.vystarcu.org for plan details and pricing.

Home Equity Programs
Tap into the equity in your home to secure a low interest rate loan or variable-rate line of credit for debt consolidation, home renovations, college expenses, a car, vacation and more.

VyStar offers fixed-rate home equity loan programs based on the percentage of the home's value you are borrowing (loan-to-value ratio). Our variable-rate home equity lines of credit with checks will give you immediate access to cash and are available for people who can more easily utilize a revolving line of credit for changing financial needs. Choose our interest-only payment option to reduce your loan payments each month. Pay no closing costs on a home equity line of credit when you make an initial draw of $10,000 or more. Certain restrictions may apply.

VyStar's Home Equity Platinum Visa® gives you quick access to cash at your same low home equity line of credit interest rate for accounts with credit lines of $5,000 and higher. It's the card and buying power you need for practically anything you want. Take your Home Equity Platinum card with you to make purchases up to your approved credit limit wherever Visa is accepted and the amount will be advanced on your home equity line of credit account. No fees, charges or strings attached. Use your card as much as you like. (This is not a rewards points card.)

For even more flexibility, VyStar's Flex Equity3 is a home equity line of credit that has a low, fixed rate for the first three years. After that, the rate adjusts monthly, tied to Prime.*

*Prime is identified by The Wall Street Journal as the Prime Rate in its table entitled “Money Rates.” Contact a VyStar representative for more information.

Many people prefer a home equity program over a regular installment loan because of the positive tax benefits. We suggest you ask your tax advisor about possible tax benefits of this type of loan for your financial situation.

For assistance, visit any VyStar branch or call (904) 777-6000 or 1 (800) 445-6289. (Subject to credit approval.)
Mortgage Loans

VyStar offers a full range of competitive fixed-rate and adjustable-rate mortgage loans with a variety of terms and low or no closing costs.* Mortgage loans may be used for the financing of current or future primary residences.

All our escrow accounts earn interest and we service all of the loans we make. This means you won't have to worry about who to make your mortgage check payable to; you'll always pay VyStar Credit Union.

Our fixed-rate mortgages have rates that do not change over the life of the loan. You'll also have the security of knowing exactly how much you will be paying each month for principal and interest. You may select from a variety of terms. And in most cases, the shorter your term, the lower the rate. For our current rates, visit a VyStar branch or look at the rates section on our website, www.vystarcu.org.

Our adjustable-rate mortgages (ARMs) are stated in terms of how the interest rate on the mortgage changes over the term of the loan. For example, our 3/1 ARM has a fixed rate of interest for the first three (3) years and then adjusts each (1) year after that.

- Adjustable-Rate Mortgage (ARM)
- Jumbo Mortgage
- VA
- Manufactured Housing and Land
- Fixed-Rate Mortgage
- Condominium
- FHA
- Residential Land

There are many alternatives to consider when deciding which mortgage is right for you and you can possibly get an even lower interest rate by paying “points” up front.

When you finance your home through VyStar, you don't have to pay intangible taxes at closing, and our origination fees are normally lower than those of most other lenders.

Apply for a mortgage loan online at www.vystarcu.org, through our Call Center or in any of our branches. To make an appointment with one of our mortgage loan officers, call (904) 908-2689 or 1 (800) 445-6289, ext. 2689.

*Certain restrictions and limitations apply. All loans are subject to credit approval. No Closing Costs offer available only when obtaining a VyStar Credit Union First Mortgage Loan and is not available on VA or, FHA Mortgages. Available for purchase or refinance. VyStar will pay borrower closing costs up to a maximum amount of $5,000 excluding origination fee, discount points, private mortgage insurance, prepaid interest or funds to establish the borrower’s escrow account. If the borrower pays off the mortgage within the first 36 months, they will be required to reimburse VyStar for a portion of the closing costs paid by VyStar. Offer available for a limited time and subject to change without notice.
What do I need to apply for an auto, motorcycle, RV or boat refinance or individual sale at VyStar?
To apply for an auto, motorcycle, RV or boat refinance or individual sale at VyStar, please make sure you have the following information:

- Selling price and name of seller(s) (for individual sale only)
- Information on existing lender, if applicable, including:
  - Lender name and phone number
  - Loan number
  - 10-day payoff amount with Per Diem
  - Payoff address
- For autos, motorcycles or RVs only:
  - Vehicle year, make, model and mileage
  - 17-digit Vehicle Identification Number (VIN)
  - Copy of registration (for refinance only)
- For boats only:
  - Hull Identification Number (HIN)
  - Year, make and model of boat, motor and trailer

Does the interest rate on my line of credit (LOC) change?
The interest rate on your LOC will change if:
- You request a limit increase and your credit score has changed
- The Prime Rate changes and causes the variable rate on your LOC to change

Can I pay my LOC in advance?
No. Just like a VISA card, your LOC bill needs to be created prior to you making a payment for that month. However, you may make principal-only payments at any time.

Can credit disability insurance be added to any loan?
No. Below is a listing of the loans that credit disability insurance is offered on through VyStar Credit Union.

Eligible Loans
- Autos
- Motorcycles & Scooters
- RV & ATV
- Signature
- Savings Secured
- HELOC (originated prior to June 1, 2013)

Ineligible Loans
- Indirect
- Certificate of Deposit (CD) Secured
- HELOC (originated after May 31, 2013)
- Second Mortgage
- First Mortgage
- Land
- Credit Cards
- Business
- Closed-End Loans With Terms Over 120 Months
FAQs continued

**Whom is GAP Plus recommended for?**
GAP Plus is highly recommended for anyone who is financing or leasing their vehicle and owe more on their loan than their car is worth. GAP Plus may help protect that difference in the event their car is totaled.

Those who owe less on their loan than their car is worth and those who own their car outright may not need GAP Plus. In that case, your standard car insurance policy alone may cover the costs of your loss.

**Does GAP Plus replace my auto insurance?**
No, GAP Plus is not considered insurance coverage and does not replace an auto insurance policy. As the driver, you are still responsible for obtaining an insurance policy that meets the requirements of your finance/lease agreement and state laws. In the event of a total loss, GAP Plus is supplemental protection that only helps you protect the difference between how much you still owe on your car and how much the vehicle is worth at the time of the accident.

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**Your Credit Card Options**

Compare our variable-rate credit cards to others, and we think you’ll agree: VyStar’s no-fee, no-teaser-rates and no-fine-print-surprises credit cards are a better value. Travel, go shopping, dine out and more with a card you know and can trust. Enjoy free electronic payment services and security monitoring, emergency assistance, and safer online shopping. We even offer secured credit cards for our members with special credit needs.

**VyStar Signature Rewards Visa®**
The variable-rate Signature Rewards card earns 3 rewards points per $1 spent on gas, 2 points per $1 spent on groceries, and 1 point per $1 spent on other qualified purchases. Plus, earn extra points for shopping at participating retailers. Collect as many points as possible and use them anytime you like. Track your points, make travel arrangements, shop for merchandise, get gift cards, events tickets and more online at www.vystarcu.org, or go to UChoose Rewards® at www.uchooserewards.com.

- Competitive variable interest rate
- Low minimum monthly payment
- No annual fee
- No-fee services: No cash advance, balance transfer, convenience check or transaction (includes foreign) fees
- No rate increase with a cash advance; no inactivity fees
- Interest-free grace period on purchases
- Free Visa Alerts to monitor your card transactions
- Emergency cash disbursement and card replacement
- VyStar Signature Concierge: Help with restaurant reservations, gift arrangements, event tickets, business services and more.

**VyStar Signature Cash Back Visa®**
The variable-rate Cash Back card gives cash back on purchases, credited to your card every October. Receive 3% cash back on gas, 2% cash back on groceries, and 1% cash back on all other qualified purchases.

- Competitive variable interest rate
- Low minimum monthly payment
- No annual fee
- No-fee services: No cash advance, balance transfer, convenience check or transaction (includes foreign) fees
- No rate increase with a cash advance; no inactivity fees
- Interest-free grace period on purchases
- Free Visa Alerts to monitor your card transactions
- Emergency cash disbursement and card replacement
- VyStar Signature Concierge: Help with restaurant reservations, gift arrangements, event tickets, business services and more.
VyStar Platinum Visa

The no-frills variable-rate Platinum card offers the advantage of our lowest credit card rate possible. Enjoy a new level of financial freedom, prestige and benefits you deserve. Accepted worldwide.

- The advantage of our lowest variable credit card interest rate
- Low minimum monthly payment
- No annual fee
- No-fee services: No cash advance, balance transfer, convenience check or transaction (includes foreign) fees
- No rate increase with a cash advance; no inactivity fees
- Interest-free grace period on purchases
- Free Visa Alerts to monitor your transactions
- $500,000 in travel accident insurance
- Emergency cash disbursement and card replacement

We also offer secured credit cards for our members with special credit needs.

Design Your Own Card

With this service for credit cards, you can create your own card design. Feature a loved one, show off friends, share a memory, make your pet a star, display a favorite scene or a place you have traveled to, or select from a catalog of preapproved images.

Log in to Internet Banking and click on your VyStar credit card account name under the “Loans” section for all your credit card account information and services. Then, select the “Settings/Service” menu and “Design Your Own Card.” Follow the simple on-screen instructions. There will be a small $10 charge to process your personal image. Certain restrictions apply*.

*Certain terms and conditions apply to the design your own card service. Custom images must meet Visa USA and other standards set forth by the credit union. Images are screened by Visa to ensure your protection, and you will be notified via email if your art is not accepted. Cost for your personalized card design is $10 per card. Also available to members who have existing non-variable Visa credit cards and MasterCard. (These products are no longer offered).

Payment Options

FREE PAY-MY-BILL:
A free online payment service for your credit card that is fast and easy. Your payment can even be applied to your credit card account the same business day!

BILL PAY:
Another way to pay your credit card bill—or any other bill—online is with VyStar’s Bill Pay in Internet Banking. You can pay recurring bills automatically or as you go.

1. Log in to Internet Banking.
2. Select the “Pay Bills” tab at the top of the screen and follow the easy instructions to set up your payments.

EASY PAY:
Arrange with us to make your monthly credit card payments electronically. You determine what amount you would like to deduct from your VyStar checking or savings account each month and we’ll do the rest.

1. Log in to Internet Banking to set up, change or cancel automatic credit card payments.
2. Go to “Settings/Service” at the top right and select “Credit Card Easy-Pay Enrollment” to get started.

A Tip From VyStar
Be Credit Card Wise

Don’t get caught in the switch game. Some credit card companies offer enticing introductory rates, then switch you to a higher rate after a few months. If you have balances on high-interest credit cards, consider transferring those balances to a low-interest VyStar Credit Card. With flexible credit lines, you could transfer several balances to one VyStar card and lower your monthly payment. There is no fee to transfer a balance to a VyStar card.
In addition to payments via the mail and online, credit card payments can also be made at any VyStar branch; through our Call Center at (904) 777-6000 or 1 (800) 445-6289; through our Magic*Touch automated phone system at (904) 777-6001 or 1 (800) 235-6289; or via secure online VyChat.

Zero Liability: When you use your VyStar Visa® debit card (signature-based), VyStar Visa credit card, and Reload & Spend Visa Prepaid (RSVP) card to shop, there is absolutely no risk. With Visa, your liability for unauthorized transactions is $0. You pay nothing.

Free Travel Protection: Because of international fraud that all financial institutions deal with, we monitor transactions overseas and also at many travel destinations here at home. If you’re planning a trip, give VyStar a call at 777-6000 or 1 (800) 445-6289, option 9. By giving us your travel dates and destination, we can anticipate the change in activity on your card, monitor your transactions and be mindful of your needs while you are away.

Check Your Credit Card Transactions Anytime Online

You can take a look at your credit card usage daily. Your credit card account information and services are available via Internet Banking at www.vystarcu.org. Log in and click on your credit card account name on the Overview page.

While you’re online, sign up for e-Statements to receive your credit card statement online each month. Go to your credit card account information and services via Internet Banking, click “Statements & Activity” and then, “Go Paperless.” Eliminate paper with this quick and easy service. Each month you will receive an email reminder your statement is ready to view and, going forward, you will be able to access your statement history.

Reporting a Lost or Stolen Card

If your card is lost or stolen, please call the 24-hour Cardholder Services number (printed on the back of the card): 1 (866) 820-3846 or 1 (800) 654-7728.

All loans subject to credit approval. Rates and terms are subject to change without notice. Certain restrictions, limitations, and exclusions apply. Please refer to the terms and conditions under Disclosures at www.vystarcu.org for full program benefits.

What is the UChoose Rewards program?
UChoose Rewards is a program that allows you to earn rewards points whenever you make qualified purchases with your VyStar Visa Debit Card or Signature Rewards Visa credit card. You can also earn extra points when you shop, both in-store and online, with participating retailers. There is no limit to how many points you can earn or redeem. You can redeem your points for thousands of rewards, such as cruises, airline tickets, high-definition TVs and more.

How can I participate in the UChoose Rewards program?
Any VyStar member that has a VyStar Visa Debit Card or Signature Rewards Visa credit card is eligible to participate in the UChoose Rewards program. For VyStar Debit Card holders, you must register your card before you begin earning points. For more information about how you can get your own VyStar Visa Debit Card or Signature Rewards Visa credit card, please visit www.vystarcu.org/CardServices. You can also speak with a VyStar representative by calling our Call Center at (904) 777-6000 or toll-free at 1 (800) 445-6289, option 9.

How do I earn UChoose Rewards points?
You can earn points whenever you make qualified purchases anywhere your VyStar Visa Debit Card (you must choose credit at checkout) or Signature Rewards Visa credit card is accepted. (Debit cards must be registered before they begin earning points.) With your VyStar Visa Signature Rewards Plus credit card, you earn 3 points per $1 spent on gas, 2 points per $1 spent on groceries, and 1 point per $1 spent on all other qualified purchases. With your VyStar Visa Debit Card, you earn one point for every $5 you spend. You can also earn bonus points for shopping at participating retailers. To view a complete list of participating local and national retailers, simply log in to your VyStar Internet Banking account, click on the “Setting/Service” page and select “UChoose Rewards” under the “Additional Services” section. (NOTE: If a retailer offers bonus points for shopping on their website, you must access their website through the UChoose Rewards website (accessible through VyStar Internet Banking) in order to earn the bonus points.)

Is there a cost or fee to participate in the UChoose Rewards program?
No. VyStar members with a VyStar Visa Debit Card or Signature Rewards Visa credit card can participate in the UChoose Rewards program for free.

What is the UChoose Rewards program cont.?
UChoose Rewards is a program that allows you to earn rewards points whenever you make qualified purchases with your VyStar Visa Debit Card or Signature Rewards Visa credit card. You can also earn extra points when you shop, both in-store and online, with participating retailers. There is no limit to how many points you can earn or redeem. You can redeem your points for thousands of rewards, such as cruises, airline tickets, high-definition TVs and more.

How can I participate in the UChoose Rewards program cont.?
Any VyStar member that has a VyStar Visa Debit Card or Signature Rewards Visa credit card is eligible to participate in the UChoose Rewards program. For VyStar Debit Card holders, you must register your card before you begin earning points. For more information about how you can get your own VyStar Visa Debit Card or Signature Rewards Visa credit card, please visit www.vystarcu.org/CardServices. You can also speak with a VyStar representative by calling our Call Center at (904) 777-6000 or toll-free at 1 (800) 445-6289, option 9.

How do I earn UChoose Rewards points cont.?
You can earn points whenever you make qualified purchases anywhere your VyStar Visa Debit Card (you must choose credit at checkout) or Signature Rewards Visa credit card is accepted. (Debit cards must be registered before they begin earning points.) With your VyStar Visa Signature Rewards Plus credit card, you earn 3 points per $1 spent on gas, 2 points per $1 spent on groceries, and 1 point per $1 spent on all other qualified purchases. With your VyStar Visa Debit Card, you earn one point for every $5 you spend. You can also earn bonus points for shopping at participating retailers. To view a complete list of participating local and national retailers, simply log in to your VyStar Internet Banking account, click on the “Setting/Service” page and select “UChoose Rewards” under the “Additional Services” section. (NOTE: If a retailer offers bonus points for shopping on their website, you must access their website through the UChoose Rewards website (accessible through VyStar Internet Banking) in order to earn the bonus points.)

Is there a cost or fee to participate in the UChoose Rewards program cont.?
No. VyStar members with a VyStar Visa Debit Card or Signature Rewards Visa credit card can participate in the UChoose Rewards program for free.
Internet and Mobile Banking

Our website is full of information about products, services and rates along with general money-related items that you may find useful when working with your finances.

Reorder VyStar Checks

Reordering checks is easy. If you have ordered checks before, simply log in to Internet Banking at www.vystarcu.org, click the “Settings/Services” menu and “Order Checks.” By following their guidelines, you will be able to review check choices and order checks for your account. Ordering checks requires VyStar’s routing and transit numbers, along with your account number. These numbers are from the bottom row of numbers on your checks (the MICR line). See below. Your account number is also on your monthly statement.

VyStar Gift Card

A VyStar Visa® Gift Card is the perfect gift. Purchase one at any VyStar branch, and easily add funds to the card online for any occasion.

Financial Calculators

Calculate monthly payments for a loan, convert foreign currency, or even check out a current stock price.

Internet Banking

Your account information is available online to help you manage your money from your computer. Go to our website, www.vystarcu.org, to put information and services at your fingertips.

• Get summaries on all your VyStar accounts
• Get e-Statements (monthly member/credit card accounts)
• Open a new account
• Transfer funds between accounts; make external transfers
• Set up free account alerts and notifications
• Apply for loan/credit card
• Order checks and view checks that have cleared
• Order a VyStar debit card (checking account members)
• Access your credit card account information and services
• Access VyStar rewards programs for points tracking and redemption or cash back offers (VyStar rewards cards)
• Make HSA contributions or distributions
• Use a variety of forms to manage your accounts and set up services; change address to keep records current

VyStar’s Internet Banking is secured with state-of-the-art encryption, digital certificates and multifactor authentication. These technologies help prevent unauthorized access to your accounts.

Get started right now! Follow the easy on-screen directions at www.vystarcu.org.

Mobile Services

Taking care of your financial needs safely and securely via a mobile platform has become popular with travelers, business owners, and anyone on the go. Our mobile services give you access to your account information and VyStar services from a cell phone or other mobile device:

• Mobile Banking allows you to log in and check balances, transfer money, pay bills, make a check deposit (app service), and more on the go. Manage your money quickly and easily. Download the free VyStar Mobile Banking App onto your iPhone®, iPad®, or Android™ device to log in to your accounts and access many of your money management services from your mobile device.

• Text Banking sends instant account balance and recent transaction information to your cell phone whenever you text a message to 897827 (VYSTAR). Receive periodic balance alerts and deposit alerts.

Visit VyStar’s website to find out more about how to set up these convenient services, or call us for assistance.

Bill Pay via Internet & Mobile Banking

From your VyStar checking account, receive and pay your bills online and view payment history. No more writing and mailing checks. Save time and money.

VyChat: Live Online Session

Have a question or need assistance? Use a secure online chat to communicate with a VyStar representative within Internet Banking or from our website, www.vystarcu.org. VyChat is available every day from 7:00 a.m. to 7:00 p.m., excluding holidays.
Convenience Services

There are those times when you need cash now, or other times when it’s important to transfer funds, even at inconvenient times. Experience the ultimate in financial convenience with quick and easy access to all of your VyStar accounts, available 24 hours a day.

ATM Service

Use your VyStar ATM card at any VyStar ATM or at any of our 20,000+ surcharge-free ATMs nationwide and save, because there’s no fee. We also offer a Spanish language option.

- Activate your new VyStar debit card, business debit card or Home Equity Platinum Visa®.
- Get cash from your accounts.
- Transfer funds between accounts and check balances.
- Make deposits, VyStar loan payments, and obtain balance information.
- Change your ATM card, debit card, business debit card or Home Equity Platinum Visa car PIN (personal identification number)

Use your VyStar ATM card to get cash close to home or anywhere in the world.

Magic*Touch

Access your accounts by phone with this voice response telephone service. Perform the following transactions:

- Balance Inquiries and Transaction History
- Loan Payments
- Check Reorders
- Funds Transfers
- Credit Card Payments
- Check Verifications

Simply call (904) 777-6001 or 1 (800) 235-6289 and follow the step-by-step instructions. Magic*Touch requires a personal identification number (PIN), which can be obtained from any branch office or our Call Center at (904) 777-6000 or 1 (800) 445-6289, option 1.

Frequently Asked Questions

Internet & Mobile Banking

What if I lose my cell phone?
The VyStar Mobile Banking App and mobile site is secured using industry standard techniques. If you lose your phone and someone finds it, they would have to know your username, password, and the answers to your security questions in order to access your account(s). We have taken strict security measures and techniques to help prevent unauthorized users from accessing your account information.

How much does Mobile Banking cost?
VyStar does not charge for the use of our mobile site or apps. However, wireless provider data and text rates may apply. Check with your carrier/mobile service provider for charges, terms and conditions.

What do I need to access Mobile Banking?
To access Mobile Banking, you need:
- A computer
- A Web browser
- Access to the Internet
To ensure best performance, ensure your browser is up to date.

How is my information secured on Mobile Banking?
Your account information is protected by the use of multiple security measures. We utilize industry-accepted security practices that are appropriate for our members and the way they choose to perform their online business with us. Keeping financial and personal information secure and confidential is one of our most important responsibilities.

Will Face ID work with Touch ID apps?
Yes, applications that currently work with Touch ID will work with Face ID as well.

How do I enroll in/access Mobile Banking?
You can enroll by visiting the full website version on your device or downloading the VyStar Mobile Banking App in the Google Play™ store or Apple App Store.

Will Face ID work with Touch ID apps?
Yes, applications that currently work with Touch ID will work with Face ID as well.

What do I need to access Mobile Banking?
To access Mobile Banking, you need:
- A computer
- A Web browser
- Access to the Internet
To ensure best performance, ensure your browser is up to date.

How is my information secured on Mobile Banking?
Your account information is protected by the use of multiple security measures. We utilize industry-accepted security practices that are appropriate for our members and the way they choose to perform their online business with us. Keeping financial and personal information secure and confidential is one of our most important responsibilities.

What if I lose my cell phone?
The VyStar Mobile Banking App and mobile site is secured using industry standard techniques. If you lose your phone and someone finds it, they would have to know your username, password, and the answers to your security questions in order to access your account(s). We have taken strict security measures and techniques to help prevent unauthorized users from accessing your account information.

How do I enroll in/access Mobile Banking?
You can enroll by visiting the full website version on your device or downloading the VyStar Mobile Banking App in the Google Play™ store or Apple App Store.
VyStar Online

Our website gives you access to information about VyStar Credit Union and VyStar Financial Group, LLC, along with many of the tools you need to perform your daily financial transactions.

• **Internet Banking:** Transfer funds, check balances, open a new account, order checks, pay bills, apply for a loan, review e-Statements, view checks and more, all with the click of a button.

• **Deposit Services:** Order a debit card, check VyStar's deposit rates, learn about IRAs, and find out more about other products and services.

• **Loan Services:** Visit the Lending & Loan Protection area to check loan rates, research and price a new or used car, find ways to apply for a loan and refinance your existing car from another creditor, and more.

• **Locations:** Find the addresses and phone numbers of our offices and ATMs throughout the VyStar area.

• **Legal:** Review our Disclosures on how accounts work, along with our Privacy and Security Statements to protect our members.

• **Kids & Students:** Check out the Kids Club. For ages 13 and over, order a Reloadable Student Visa® Prepaid (RSVP) Card, and find out more about our VyTeen, Bravo and Achieve Accounts.

• **Financial Calculators:** Determine a loan payment, convert currency, or even find the current stock market information.

VyStar Call Center

Need help choosing the right account or want to apply for a loan right over the phone? VyStar representatives are available to help you every day, from 7:00 a.m. to 7:00 p.m., excluding holidays. Simply call (904) 777-6000 or 1 (800) 445-6289, option 9.

Use VyChat to conduct a live session online with a VyStar representative at www.vystarcu.org.

**Additional Conveniences**

VyStar offers several products and services that are available on request at our branch offices or by phone through our Call Center. Need other services? Let us know.

• Free Notary Services

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**Convenience** cont.

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**Frequently Asked Questions**

**My ATM deposit wasn't credited to my account. What should I do?**

If a deposit was made at the ATM and credit was not received, you need to file a deposit claim. This can be done online by logging on to Internet Banking, clicking “Settings/Service” and selecting the “ATM/Pin-Based Claim” tab. You can also submit a claim by calling (904) 908-2329 or (866) 897-8272.

**I left my card in the ATM. What should I do?**

Your card can be reported lost by contacting VyStar Credit Union through one of our convenient service channels (Call Center, Branch, or VyChat). Once the card has been reported lost, a replacement card can be provided (a $5 Card Replacement Fee may apply).

**Where can I find a complete list of VyStar surcharge-free ATMs?**

Visit www.vystarcu.org/Locations to view a list of all VyStar surcharge-free ATMs and search for the ATMs nearest you, wherever you are.

**Will I be charged a free for using an ATM at one of these retailers or ATMs listed on the VyStar Locator in Canada and Mexico?**

No, you should not be charged a fee if you use any ATM listed on www.vystarcu.org/Locations.

**What are VyStar's hours of operation?**

VyStar's Call Center hours of operation are 7 days a week from 7:00 a.m. to 7:00 p.m., excluding holidays. You can reach our Call Center at (904) 777-6000 or 1 (800) 445-6289.

Our branch hours of operation are Monday through Thursday, 9:00 a.m. to 5:00 p.m.; Friday, 9:00 a.m. to 6:00 p.m.; and Saturday, 9:00 a.m. to 3:00 p.m.*

*Please contact us for Downtown and NAS Jax branch hours of operation.

**What do I do with my VyStar credit/debit cards when I travel?**

Because of international fraud that all financial institutions deal with, we monitor transactions overseas and also at many travel destinations here at home. If you're planning a trip, give VyStar a call at (904) 777-6000 or 1 (800) 445-6289, option 9. By giving us your travel dates and destination, you can help us anticipate the change in activity on your card, monitor your transactions and be mindful of your needs while you are away.
Your heart and soul is in your business. Your VyStar Business Relationship Specialists can help you design a financial services program to meet your specific needs. Here are some of the ways we can help your business or nonprofit association grow and prosper:

- **Business Loans:** This is an excellent source of funds for general purposes, such as vehicle purchases. We also offer equipment financing at competitive rates.

- **Real Estate Loans:** We finance small, mid-sized and larger commercial properties. You may qualify for no closing costs up to 2% of the loan amount and a variety of financing options for owner-occupied and investment properties (does not include residential investment property). Flexible terms, local underwriting, competitive rates.

- **Business Savings Account:** Earn dividends with easy access to your funds. With a low opening deposit, you’ll get easy-to-read monthly statements that make record keeping and money management a snap. A business savings account is a membership requirement.

- **Small Business Checking Account:** Perfect for businesses with limited account activity and for businesses just starting out. Have flexibility plus the opportunity to earn competitive yields with only a $2,500 account balance. Up to 100 items* can be processed per month at no charge.

- **Regular Business Checking Account:** Ideal for businesses for an average small business. A no opening deposit offers no fees for up to 250 items* per month at no monthly service charge when a minimum daily balance of $5,000 is maintained. For debit cards, checks or temporary checks, there is a $100 minimum deposit requirement.

- **Volume Business Checking Account:** Offers no fees for up to 500 items* per month and no monthly service charge when a minimum daily balance of $15,000 is maintained. For businesses with high cash needs and heavy deposit quantities.

- **Nonprofit Association Checking Account:** The solution for associations, clubs, churches, charitable and other nonprofit organizations. It features unlimited transactions with no fees, easy record keeping, and no monthly service charges. Interest is paid on any balance.

- **Business Visa® Debit Card:** Works like a check. Your purchases will be deducted directly from your business checking account. Plus, earn UChoose Rewards® points to redeem for travel, merchandise, gift cards, events tickets and more every time you choose to sign for your transaction.

- **Business Credit Cards:** VyStar no-annual-fee credit cards at competitive interest rates. Choose our Micro Business Platinum Visa® starter card with credit lines between $500–$2,500*; Business Platinum Rewards Visa, that earns rewards points on eligible purchases with credit lines between $5,000–$50,000*; or Business Secured Platinum Visa, which is secured by your VyStar CD or savings with credit lines between $500–$25,000.*

  *Full personal guarantee required from all owners.

- **Business Savings Certificates:** These offer highly competitive yields, with interest calculated daily, compounded monthly and credited monthly, low minimum deposit requirements, flexible terms from three to 60 months, automatic renewals, tiered certificates with higher yields for higher balances, plus the security of NCUA insurance up to $250,000.

- **Money Market Account With Checks:** Boost your earnings even further with a business money market account. Earn interest at competitive market rates.

- **EFTPS:** Pay your taxes online using the Electronic Federal Tax Payment System, available through our website (www.eftps.gov).

- **Merchant Solutions:** Give your Visa business a boost. Develop the ability to accept credit and debit cards versus checks and cash. This credit card processing program provides competitive pricing and personalized service for any size or type of business.

**OTHER SERVICES:**
- **Business Remote Check Deposit:** Scan checks for deposit via Internet Banking.
- **Business ACH Payroll Origination:** Payroll deduction/direct deposit for your employees.
- **VyStar@work:** Offer VyStar membership as a free benefit to employees.

Let a Business Relationship Specialist help you find a financial solution. Call (904) 908-2292 or 1 (800) 445-6289, ext. 2292.

* Items include any transaction posted to an account, such as checks cleared, transfers, deposited items, withdrawals and other credits or debits.
Your Membership

We Never Forget That It’s Your Money

Whether it’s money management with simple checking accounts, money power with loans for purchases, money saving with IRAs, or money generation with investment accounts, we can serve your needs from top to bottom.

VyStar serves more consumers than ever before. Thousands of individuals living or working in Northeast Florida, as well as the many businesses operating throughout the area, rely on VyStar to help fulfill their financial goals and dreams.

Any business, club, church, organization or association located throughout our service area, and any person who is related to a member by blood, marriage or adoption—regardless of where they live—may join.

Lifetime Membership

Our policy is, “Once a member, always a member.” You only need to keep $5 on deposit in your savings account to keep your membership active.

You can submit your membership application online at www.vystarcu.org (be sure to follow the application instructions) or in person any VyStar branch.

It only takes a few minutes, but the benefits last a lifetime. Be sure to keep us updated on any changes to your personal information, such as new addresses, marriages, births and other matters. Wherever your future takes you, VyStar can help meet your needs.

We look forward to the opportunity to serve you.

How to Reach Us

By Phone
Call Center: Call our Call Center at (904) 777-6000 (Jacksonville) or 1 (800) 445-6289 (toll-free). VyStar Call Center representatives are available to answer your questions every day from 7:00 a.m. to 7:00 p.m., excluding holidays. You can reach various departments by using the following menu options and extensions:

- Call Center (General Inquiries): Option 9
- 24-Hour Rate Information: Option 5
- Mortgage Lending Department: Ext. 2689
- Business Services Department: Ext. 2292
- Investment Services Department: Ext. 2495
- VyStar Financial Group, LLC: Ext. 2633
- VyStar Title Agency: Ext. 2874

24-Hour Magic*Touch: Call (904) 777-6001 or 1 (800) 235-6289. For Spanish, call (904) 594-5483 or 1 (888) 978-2728. Call our Call Center for PIN.

TDD Telephone Service for Hearing- and Speech-Impaired: Call (904) 908-2320 or 1 (888) 872-5738. Interpreters over the phone through Language Line®.

Online
VyChat: Go to www.vystarcu.org and click on the white VyChat tab on the right side of the screen. VyChat is also accessible when you are logged in to Internet Banking.

VyChat representatives are available to answer your questions every day from 7:00 a.m. to 7:00 p.m., excluding holidays.

Email: Email us with general inquiries at info@vystarcu.org. You can also send us a secure email while you are logged on to Internet Banking. This will allow you to request changes to your account or receive answers to questions about your account, while ensuring the confidentiality of your account information. To send a secure email, log in to Internet Banking, select “Messages” and click “Send us a message.”

Account Disclosure

For specific information on our accounts, ask for a copy of VyStar’s Membership Booklet. It can also be found on our website at www.vystarcu.org/disclosures.

We are always happy to hear from you and help you with any financial needs you may have.