



YOUR ELECTRONIC SERVICES

P.O. Box 45085 Jacksonville FL 32232-5085
(904) 777-6000 or 1 (800) 445-6289
www.vystarcu.org



Internet Banking

Log in to secure Internet Banking services at www.vystarcu.org. To enroll in Internet Banking, you will need your ATM/debit card number or savings account number.

- Get summaries of all your VyStar accounts
- View your monthly account statements and tax forms
- Transfer funds between accounts; make external transfers
- Apply for a loan
- Set up account and security alerts
- Order checks or order a Visa[®] debit with rewards programs
- View checks that have cleared
- Access your credit card account information, pay your credit card bill with free Pay-My-Bill, get e-Statements
- Cancel your credit, debit or ATM card
- Use Bill Pay services
- Place a stop payment
- Access/submit a variety of forms, including: Address Change, Stop Payment Request, ATM/PIN Based Claim, Debit and Credit Card Dispute, Credit Card Easy-Pay Sign Up, IRA/HSA Contribution Request

VyStar's Internet Banking is secure with state-of-the-art encryption and digital certificates. When you log in, we provide extra protection for you and your account information.

Click "Need a Login ID? Enroll" on the VyStar homepage to start Internet Banking enrollment.

Mobile Services

If you use VyStar Internet Banking, this is another way to reach us and your accounts using a Web-enabled phone or other mobile device. View our website and log in for mobile access to your VyStar accounts: Check your balances and transactions, transfer money, pay bills and more. Contact us and find a branch or ATM location.

The VyStar Mobile Banking app and its companion Card Control App are available for Apple[®] iPhone[®], iPod Touch[®] and iPad[®], as well as Android[™] phones and tablets. Go to the Apple App Store[®] or Google Play Store and search "VyStar Credit Union" to install.

Wireless provider data and text rates may apply.

Text Banking

With Text Banking, you can receive instant account balances and recent transaction information on your cell phone whenever you text a message to 897827 (VyStar). Receive periodic balance alerts for your account.

Bill Pay Services

VyStar Bill Pay: From your VyStar checking account, receive and pay your bills online and view payment history. Don't spend hours each month writing and mailing checks. With Bill Pay, that time can be considerably reduced. You will also save money because there is no need for checks and stamps.

Credit Cards: With credit card services via Internet Banking, get account information, view card activity and pay your credit card bill each month. Set up Visa Transaction Alerts; design your own card; and request e-Statements, a PIN or a replacement card.

VyChat: Online Session

Conduct a live chat with a VyStar representative at www.vystarcu.org. Click the white "VyChat" tab either on our home page or within Internet Banking. VyChat is available 7 days a week from 7:00 a.m. to 7:00 p.m., excluding holidays.

Online Financial Calculators

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



YOUR CONVENIENCE SERVICES

Online Information and Services

VyStar is a full-service financial institution. On our website, you can access retirement, student, mortgage, and title agency information. Learn about CyberScout™ protection services and FraudScout® credit and fraud monitoring services.

ATM Service

Use your VyStar ATM card at any VyStar Credit Union ATM and save: There's no fee. We also offer a Spanish language option.

- Get cash from your accounts
- Transfer funds
- Make deposits and VyStar loan payments, and get balance information

Use your VyStar ATM card to get cash at home and anywhere in the world. Just look for the following networks you can utilize:

PLUS **ACCEL-EXCHANGE** **VISA®**

Magic*Touch

Access your accounts by phone, anytime, anywhere. With our voice response service, it's easy to perform the following transactions:

- Balance inquiries and transaction history
- Loan payments
- Check reorders
- Transfer funds
- Credit card payments
- Check verifications

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

Direct Deposit Service

Save time and receive immediate access to your pay, retirement or Social Security check funds through this free service. Your funds are electronically deposited into your account. It's convenient, safe, secure and reliable. When setting up a direct deposit to your checking account, you will be asked for your account number and VyStar's routing number, which is 263079276.

Note: VyStar does not accept third-party checks or a third-party direct deposit. All payees on a check (the person or persons the check is being paid to) must be named on the VyStar account.

VyStar Call Center

Questions? Need help choosing the right account or want to apply for a loan right over the phone? VyStar representatives are standing by to help you. Call (904) 777-6000 or 1 (800) 445-6289, option 9. You can also use VyChat online to communicate with a representative during a live session at www.vystarcu.org.

Other Available Services

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

- Free notary services
- Safe deposit boxes at most branch locations
- Wire transfers
- Visa® gift cards (branches only)
- Signature guarantee
- Official checks

NCUA Insurance

Deposits in your individual accounts are added together and insured up to \$250,000. Joint accounts are also added together and insured up to \$250,000. Adding beneficiaries to your account can help insure funds that exceed \$250,000. VyStar retirement accounts are insured up to \$250,000.

Account Ownership

An account may be set up as an individual (sole) account or a joint account (two or more members with full access). You may assign the same beneficiary for all accounts, or a different beneficiary for each savings, checking or certificate account held at VyStar.

Tip from VyStar:

Using Your Account Numbers Electronically

Please verify your account numbers and routing numbers when you set up your bill payment and electronic account services.

Because a majority of our members have several accounts with us, we ask that you use specific account numbers for your electronic services instead of your member number. Using your member number will only cause a delay and halt your transaction.

For deposit accounts, use the account number listed on your checks, your monthly paper statement or e-Statement. For loan accounts, use the 12-digit account number found at the bottom of your payment coupon. For the routing number, always use 263079276.

Thank you for paying special attention when setting up these services.

