



# YOUR VYSTAR CREDIT CARD OPTIONS

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



Compare our credit cards to others and we think you'll agree, VyStar's variable rate credit cards are a better value. Travel, go shopping, dine out and more with a card you know and can trust. Enjoy our lowest variable credit card rates possible and choose the combination of features you like best.

## Visa® Signature Rewards Plus

The variable-rate Rewards Plus card that earns rewards; 3 points for every \$1 spent on gas, 2 points for every \$1 spent on groceries, and 1 point for every \$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](http://www.vystarcu.org), or go to UChoose Rewards® at [www.uchooserewards.com](http://www.uchooserewards.com).

## Visa® Signature Cash Back

The variable-rate Cash Back card that gives cash back on qualified purchases, which can be paid out on demand throughout the year through our online Cash Back Mall; otherwise, the accumulated cash back is credited to your card every October. Receive 3% cash back on gas, 2% cash back on groceries, and 1% cash back on other qualified purchases - *plus*, earn extra points for shopping at participating retailers.

## Visa® Signature Rewards Plus & Signature Cash Back Benefits\*

- **Visa® Signature Concierge Service** for help with restaurant reservations, gift arrangements, event tickets, and more
- **Complimentary Discounts and Upgrades** at top hotels, resorts, and cruise lines
- **Shopping Discounts and Special Offers** at premium retailers
- **Price Protection** so that if you find an ad offering a lower price on an item within sixty (60) days of your purchase, you'll receive a refund for the price difference
- **Return Protection** so that if you're dissatisfied within ninety (90) days of making a purchase and the retailer will not take it back, you'll be reimbursed
- **Warranty Manager Service** that gives you double the manufacturer's warranty coverage
- **Travel and Emergency Assistance Services** to help coordinate medical, legal, and travel services while you're away
- **Roadside Dispatch®** with convenient towing and locksmith referral services in the U.S. and Canada, available 24/7

- **Auto Rental Collision Damage Waiver** offers coverage, at no additional cost, for damage due to collision or theft
- **Added Security with New EMV Chip Technology** for authenticating credit card transactions when used at chip-enabled terminals
- Low variable interest rate and low minimum monthly payment
- No annual fee
- No cash advance, balance transfer, convenience check or transaction (includes foreign) fees; no inactivity fees
- No rate increase on a cash advance or due to a late payment
- Interest-free grace period on purchases
- Free Visa® Alerts to monitor your card transactions
- \$500,000 in Travel Accident Insurance
- Emergency cash disbursement and card replacement
- Transfer balances from outside cards for 0% APR\*\*

## VyStar Platinum Visa®

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

- Lowest variable credit card rate possible
- Low minimum monthly payment
- No annual fee
- No cash advance, balance transfer, convenience check or transaction (includes foreign) fees; no inactivity fees
- No rate increase on a cash advance or due to a late payment
- Interest-free grace period on purchases
- Free Visa® Alerts to monitor your card 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.

*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](http://www.vystarcu.org) for full program benefits. \*\*APR = Annual Percentage Rate. Offer good only on balance transfers to new VyStar Visa Signature Rewards or Cash Back credit cards from non-VyStar loans/credit cards when completed within the first 60 days after the card open date. Rate on unpaid balance transfer balances returns to current standard APR after 12 billing cycles. Balance transfers do not earn reward points or cash back.*

## 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 pre-approved images.

Login to Internet Banking and select to view your credit card transactions history. Click the "Settings/Service" menu and then, Design Your Own Card. Follow the simple instructions. There will be a small \$10 charge to process your personal image and 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).

## Verified by Visa<sup>®</sup> for your Credit Cards

Verified by Visa<sup>®</sup> is a free password protection program that provides more security for members that use their Visa<sup>®</sup> card to shop online at participating Internet merchants. If you are not already enrolled in Verified by Visa<sup>®</sup>, participating merchants will prompt you when making a purchase online or visit our website for a link to this free service.

## Your Free Credit Card Payment Options

### Pay Option via Internet Banking:

Login to Internet Banking at [www.vystarcu.org](http://www.vystarcu.org). Under "Loans" check your balance and select "pay" to move money to your credit card account (as a payment).

### Pay-My-Bill via Credit Card Account Services, Internet Banking:

Enjoy the convenience of this free payment service that's fast, easy and free. For Pay-My-Bill, login to Internet Banking, select your card name for your account activity and go to the "Payments" tab.

### EASY PAY – Free Automatic Credit Card Recurring Payment Option:

The service that makes your credit card payments for you – electronically. Your credit card payments will automatically be deducted from your VyStar Checking or Savings Account on time, every time. You only have to set up EASY PAY once, and it automatically makes your payment for you each month. An EASY PAY Sign-Up Form is available via Internet Banking, at any branch office, or by phoning our Call Center.

In addition to payments via the mail and online, credit card payments can also be made at any VyStar branch, on the phone through Magic\*Touch automated phone system at (904) 777-6001 or 1 (800) 235-6289, or through our Call Center at (904) 777-6000 or 1 (800) 445-6289 or online via VyChat.

## Check Your Credit Card Transactions Online

Review your credit card usage daily from your computer. Your credit card information is available via Internet Banking at [www.vystarcu.org](http://www.vystarcu.org). Click your card name on your Overview screen to view your charges and utilize other card services. No additional login or password is necessary. Your charges can be viewed under the "Statements and Activity" tab.

While you're online, sign up for electronic Statements to receive your credit card statement each month online. Go to your credit card information via Internet Banking, select the "Statements and Activity" tab and click "Go Paperless." Eliminate paper with this quick and easy service. Each month you'll receive an email reminder your statement is ready to view and going forward, you will be able to access statement history.

## Set up Free Visa Transaction Alerts

Receive transaction alerts in near real time via a text message on your mobile phone or email when a purchase is made overseas, at a gas station, or without swiping the card (online or by phone), or when a purchase is greater than your preset dollar amount. Have an alert sent when a transaction is declined. Go to your credit card information via Internet Banking, select the "Communications" tab and click "VISA<sup>®</sup> Transaction Alerts."

## Set up Fraud Text Alerts

You are probably already familiar with the card's many security features that are designed to protect you against fraudulent activity on your account. The text alert feature automatically notifies you via text message\*\* when a transaction is flagged as suspect, making it even quicker and easier to confirm whether or not you recognize the transaction.

To sign up your mobile device for fraud text alerts, simply follow these steps:

1. Log in to Internet Banking. Click on your credit card, from the Overview screen. You will be redirected to the credit card website.
2. Select "Fraud Alerts" under the "Communications" tab at the top of the screen.
3. Follow the on-screen instructions to register. During the final step of the registration process, you will receive a validation text message that you must reply to in order to complete your registration.

## Reporting a Lost or Stolen Card

If you have experienced a lost or stolen card, report it immediately to 1 (800) 449-7728.

\*\*VyStar does not charge a fee for the fraud text alert service; however, standard text message and data charges may apply. If you are unsure about your mobile carrier's rates, please contact your service provider.