



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



- Autos
- Boats
- Jet Skis & New ATVs
- Motorcycles & Scooters
- Older Model Year Autos
- Classic Autos
- Recreational Vehicles
- Personal Signature Loans
- Debt Consolidation Loans
- Credit Cards
- Lines of Credit
- Savings and Certificate Secured Loans
- Mortgages
- Home Equity Programs

# YOUR VYSTAR LOAN OPTIONS

Whatever you want or need – we have a loan for you. There's no need to look elsewhere. Our qualified members can borrow money from their credit union at a lower cost than what other lenders may offer. This includes many free benefits and services available to you in one place.

## Vehicle Loans

Get more for your money. The vehicle of your dreams is available at low rates and flexible terms. Or maybe you're looking to refinance and lower your payments. At VyStar, we are dedicated to providing competitive rates and flexible terms. Loan terms range from 12 – 84 months depending on collateral, amount financed and credit qualifications. Refer to our website, [www.vystarcu.org](http://www.vystarcu.org), for all the details of our rates and terms.

**Get a VyStar Vehicle Loan at the Dealership:** VyStar has relationships with over 240 participating dealerships to offer qualified members a VyStar loan right in the showroom. Make your best deal, and the dealer can close your loan with us right there 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!

**Vehicle Investment Power (VIP) Program:** Get approved ahead of time. Our VIP program\* will give you a blank check to use at authorized dealerships. When you're ready to buy, write in an amount up to your approved credit limit. Simply fill in the authorized dealer's name and amount on the check and sign it. Your loan is already set up with us, so you're on your way. Call (904) 777-6000 or 1 (800) 445-6289, stop by a branch or go online at [www.vystarcu.org](http://www.vystarcu.org) to apply. Your VIP check is valid up to your approved amount and you are under no obligation to use it.

\*A VIP check cannot be written to individuals. Phone our Call Center if you have questions. Applications are accepted in person at one of our branch locations, by phone, Internet Banking or on the VyStar Mobile App.

**SmartWheels:** Need basic, no-frills transportation to get you to and from work? VyStar has lending options available for First Time Buyers, members who are of modest means or have less than perfect credit get a practical car loan. Let us help you.

**Special Members-Only Car Sales:** Watch for our special car sales and get it for less. VyStar members are offered discount pricing on autos from dealerships that participate in periodic car sales.

**Signature Line of Credit:** Our personal signature line of credit offers competitive rates and quick access to cash when you need it. It can also provide protection for your Checking Account when there are insufficient funds.

**Personal Signature Loans:** Free yourself from a pile of bills, pay for college, visit a loved one overseas or simply make a special purchase. Let us 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.

**VyStar Pay and Save Loan:** We want people to get the money they need during an emergency or even if they need funds between paychecks. VyStar's Pay and Save Loan program gives qualified members up to \$750 at a reasonable interest rate and the ability to pay back the loan within 6 months. It's the alternative to "payday loans" that can come with high fees, interest rates and penalties, placing even more financial hardship on those who are struggling to make ends meet or dealing with those unexpected emergencies that we all face at times.

## Protection Programs

**Loan Protection Insurance:** Protect your financial future. Your VyStar loans can be insured. Should you decide on this type of protection, the amount is conveniently added to the loan's principal outstanding balance each month.

Your purchase of MEMBER'S 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.  
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**Guaranteed Asset Protection (GAP) for Vehicles.** GAP can cancel or reduce your loan balance when protected collateral 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 MEMBER'S 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 of GAP. If you choose GAP, adding the product fee to your loan amount will increase the cost of GAP. You may cancel the protection at any time. If you cancel protection within 90 days you will receive a full refund of any fee paid. You will receive additional information before you are required to pay the fee for this product. State chartered credit unions in FL, GA, IA, RI, UT, VT, WI may choose GAP with or without a refund provision. Prices of the refundable and non-refundable products are likely to differ. If you choose a refundable product, you may cancel at any time during the loan and receive a refund of the unearned fee calculated by the actuarial method. State chartered credit unions in CO and SC may cancel at any time during the loan and receive a refund of the unearned fee calculated by the actuarial method. GAP-1101968.1-0115-0217



# MONEY FOR THE THINGS YOU WANT

**Mechanical Breakdown Insurance:** VyStar offers extended warranty coverage through InterContinental Warranty Services, Inc. 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.

**Make Your Loan Payment Automatically:** Make your loan payments the easy way with Automatic Funds Transfer Service (AFTS) or using VyStar Internet & Mobile Banking. You'll save time and money, and you choose which cycle and how much money you want transferred.

## 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 loans 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 can be utilized as a revolving line of credit for changing financial needs. 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 Card** 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 points-earning card.)

**VyStar's Flex Equity 3** is a home equity line of credit that has a fixed rate for the first 3 years and 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

As your mortgage lender, we offer a broad range of loan programs and services. Whether you are looking to secure new home financing, would like to refinance an existing mortgage or just get answers to your question about the lending process, we are ready serve you. Our programs provide the most extras and best service at the lowest possible cost. Get a low interest rate, flexible terms that are right for you and up to \$5,000 of your closing costs paid.\*

**Fixed rate mortgages** have rates that do not change over the life of the loan. 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 at [www.vystarcu.org](http://www.vystarcu.org).

**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.

Be sure to ask us for information about our FHA, VA, Manufactured Housing and Land, Residential Land, and Condominium Loan Programs.

Note: 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](http://www.vystarcu.org), through our Call Center and in our Branches. To make an appointment with one of our mortgage loan officers, call (904) 908-2689 or 1 (800) 445-6289, ext. 2689.

\*No Closing Costs limited-time offer on purchase and refinance subject to change without notice. Certain restrictions apply. Available only when obtaining a VyStar First Mortgage Loan - not available on VA, FHA & Reverse Mortgages. 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 member's escrow account. If the borrower pays off mortgage within the first 36 months, they will be required to reimburse VyStar for a portion of the closing costs paid by VyStar. Fees are collected during the loan process and will be credited back on the settlement statement at loan closing.

**Free Money Makeover** is a unique money management program for members to drive down debt, increase savings and improve their financial outlook. Ask for a VyStar Money Coach at any VyStar branch location today. We'll help you take a closer look at your money, show you how to track your spending, get your household budget in shape and achieve your financial goals.

**Free Financial Counseling** over the phone or online through our relationship with BALANCE. Get professional financial counseling and advice – managing debt, creating a budget, and developing savings and spending plans. Call 1 (800) 777-7526 Monday-Saturday, or go to the Balance website at [www.balancepro.org](http://www.balancepro.org).

