



VyStar Credit Union • P.O. Box 45085 • Jacksonville, FL 32232-5085
 (904) 777-6000 or (toll free) 1-800-445-6289 • www.vystarcu.org

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for purchases	10.90% Gold Visa® when you open your account, based on your creditworthiness.
APR for Cash Advances	10.90% when you open your account, based on your creditworthiness.
APR for Balance Transfers	10.90% when you open your account, based on your creditworthiness.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
FEES	
Transaction Fees: for Cash Advances for Foreign Transactions for Balance Transfers	NONE NONE NONE
Penalty Fees: for Late Payment for Returned Payment	up to \$25.00 [if you are ten (10) or more days late] up to \$25.00

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).”

Effective Date. The information about the costs of the card described in this application is accurate as of August 22, 2010. This information may have changed after that date. To find out what may have changed, contact VyStar Credit Union at (904) 777-6000 or toll free 1-800-445-6289.

OTHER DISCLOSURES

Statement Copy Fee	\$5.00
Rush Fee	\$25.00
Emergency Card Replacement Fee	Actual Cost
Convenience or Balance Transfer Check Stop Payment Fee	\$15.00
Returned Convenience Check Fee	up to \$25.00
Convenience or Balance Transfer Check Copy Fee	\$2.00