



YOUR VYSTAR BUSINESS SERVICES

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



Your heart and soul is in your business. To keep achieving your business goals and dreams, you'll need the help of a financial specialist. Bring your business to VyStar and start enjoying the credit union advantage. Let a VyStar Business Representative help you design a financial services program to meet your specific needs. We never forget that it's your money.

BUSINESS LENDING SERVICES

We understand that business and non-profit association borrowing needs vary. That is why we offer a variety of financing options.

- **Business Real Estate Loans** – With a VyStar Commercial Mortgage, you and your business will benefit from our flexible options that include competitive fixed and variable rates, low monthly payments and competitive amortization periods. Let us help you purchase or refinance your owner-occupied building, office building, residential investment property, apartment complex, or certain other specialty property types.
- **Business Equipment Loans** – VyStar Equipment Loans are a great way to finance large equipment purchases. Variable and fixed interest rates are available on loan-to-value amounts up to 80%. Equipment types include heavy construction, medical/dental, printing, semi-trailers, manufacturing, and others.
- **Business Vehicle Loans** – As a leader in vehicle financing within the markets we serve, VyStar can help your business finance cars, trucks, vans, box trucks, tow trucks, wreckers and semi-tractors. With competitive fixed and variable rates available, terms as long as 120 months (depending on the collateral type), and loan amounts up to 80% of the vehicle purchase price, VyStar is the right choice for your next business vehicle loan.
- **Business Line of Credit** – Better manage your business' working capital. With credit limits between \$25,000 and \$100,000 available, low interest-only payments and the flexibility to take draws and make principal payments on your schedule, a Business Line of Credit can help your business in many ways. VyStar's Business Line of Credit must include the personal guarantee of all business owners, may be secured by equipment, vehicles, real estate or liquid assets, and cannot be used for

overdraft protection. To qualify, businesses should have at least 3-years of continuing operations and be in good standing.

- **Business Share-Secured Loans** – Use your available cash to your advantage by borrowing funds secured by a VyStar Certificate of Deposit (CD).

BUSINESS SAVINGS & CHECKING

- **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. Have flexibility plus the opportunity to earn competitive yields. Up to 100 items* can be processed per month at no charge.
- **Regular Business Checking Account** – Ideal for businesses with heavy account activity. 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.
- **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 heavy activity.
- **Non-Profit Association Checking Account** – The solution for associations, clubs, churches, charitable and other non-profit organizations. It features unlimited transactions with no fees, easy record keeping, and no monthly service charges. Dividends are paid on higher balances.
- **Business Visa® Check Card** – Works like a check. Your purchases will be deducted directly from your business checking account. Plus, earn CURewards™ points toward free travel and merchandise every time you choose to sign for your transaction.
- **Money Market Account with Checks** – Boost your earnings even further with a Business Money Market Account – earn dividends at competitive market rates.

* Items include checks cleared, transfers, deposited items, withdrawals and other credits or debits.

- **Business Savings Certificates** – These offer highly competitive yields, with dividends calculated daily, compounded and credited monthly, low minimum deposit requirements, flexible terms from 3 to 60 months, automatic renewals, tiered certificates with higher yields for higher balances, plus the security of NCUA insurance up to \$250,000.

Business Investment Services

Get financial management and investment support. VyStar Credit Union, through VyStar Investment Services* makes available mutual funds, annuities, stocks, bonds, retirement plans such as Simplified Employee Pensions (SEPs) and more to businesses and non-profit associations. Representatives will work with you on a needs-based approach, analyze, make recommendations and then, work closely with you to activate and help monitor your financial management program. To find out how you can benefit from these services, call: (904) 908-2495, or 800-445-6289, ext. 2495

*Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America. FR040901-8251

BUSINESS CREDIT CARD

Business Platinum Rewards Visa® – VyStar’s no annual fee Business Platinum Rewards Visa® credit card is loaded with features and benefits. With powerful credit lines of up to \$50,000 and competitive interest rates, Platinum will give you and your business the flexibility you need.

Your Business Platinum card will also earn **CURewards™ points** on eligible purchases that you can redeem for free travel and merchandise.

- ATM Cash Advances
- Travel and Accident Insurance - \$500,000
- Purchase Security and Extended Protection Program
- Travel and Emergency Assistance Services
- Auto Rental Collision Damage Waiver Program
- Visa Liability Waiver Program

BUSINESS MERCHANT SOLUTIONS

Give your Visa® business a boost. Developing the ability to accept credit and debit cards versus checks and cash can only help your business grow. This credit card processing program provides competitive pricing and personalized service for any size or type of business.

OTHER BUSINESS SERVICES & ASSISTANCE

- **Business Tax Payments** – Pay your taxes online using the Electronic Federal Tax Payment System available through our website, under Business Center or by going directly to www.eftps.gov. (VyStar *does not* accept tax payments).
- **Business Remote Check Deposit** – The latest technology to change the way you do business. Scan checks for deposit and transmit them via the Internet to VyStar where they will be posted and cleared electronically. Find out if you qualify.
- **Business ACH Payroll Origination** – We provide flexibility to our business owners to help them run their business more efficiently and free up time for other business needs. Use our ACH payroll origination service for payroll deduction/direct deposit for your employees. Find out if you qualify.
- **Valuable Employee Benefit** – We encourage businesses to provide credit union membership as a free benefit to all their employees. Ask us how VyStar@work can help you.

CALL US — WE APPRECIATE YOUR BUSINESS

At VyStar Credit Union, we understand that your business comes first. Whether your company is newly formed or well established, call a VyStar Business Relationship Specialist today for assistance. We want to help you put all the pieces together so you can keep achieving your business goals and dreams. Call us at **(904) 908-2292 or (800) 445-6289, ext. 2292**. (Mon-Fri 8:30 a.m.-5 p.m.)

Or, visit us online: For more information, visit Business Center at www.vystarcu.org. It’s time you and your business discover the credit union advantage.