



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

# YOUR VYSTAR CHECKING SERVICES

Our members receive dividends on the money kept in accounts with VyStar. The rate of the dividend received is dependent upon the rates that we charge for loans and the income we receive from investments, as well as our ability to cost effectively manage the operations of the credit union. Rates are posted in each VyStar branch and are available on our website at [www.vystarcu.org](http://www.vystarcu.org).

## Checking

Get the Checking Account that offers you more. Earn a competitive rate on your daily balance and enjoy these exclusive members-only benefits:

- Earn Dividends on All Deposits
- Free Unlimited Check Writing
- No Monthly Service Charges
- No-Fee Visa® Check Card that Earns Points
- No Minimum Balance Requirements
- Overdraft Protection Arrangement to protect your account against depleted cash flow
- Electronic Statements

We suggest that you order duplicate checks on your Checking Account since VyStar does not return the original checks in your monthly statements. Copies of your cleared checks are available in Internet Banking on our website at [www.vystarcu.org](http://www.vystarcu.org). Checks may be ordered at any branch, through our Call Center, or on our website through Internet Banking.

## Senior Class

We have a special program for our members who are fifty or better through Senior Class. Our Senior Class option to the checking account includes everything our Checking Account offers, plus:

- Free VyStar Custom Checks (\$10 credit toward other styles ordered from VyStar)
- Free Traveler's Checks
- Free Photocopies
- Free Direct Collection of Bond Coupons; Foreign Checks/Drafts
- Free Wire Transfers

## Money Market Checking Account

When you want an account that boosts your earnings even further, check out VyStar's Money Market Account.\*

Your Money Market Account earns dividends at competitive market rates. And you'll earn even higher rates on larger balances. This account includes:

- No Minimum Balance Requirement
- Competitive Dividends Compounded Daily and Credited Monthly
- Tiered Yield Structure
- Optional Overdraft Protection Arrangement
- Plus Checks for Easy Access to Funds (up to 6 cleared checks per statement cycle\*)

\* ACCOUNT RESTRICTIONS: For all Savings and Money Market Accounts, no more than six (6) preauthorized, automatic, Internet, or telephone transfers and withdrawals may be made from these accounts to another account of yours, to a third party, or by check, draft or access card in any statement cycle. If you exceed these limitations, your account may be subject to closure by the credit union.

## VyStar Visa® Check Card with CURewards™

Shop, travel and dine out at your favorite places and pay for it all the easy way. Your Check Card can earn CURewards points with every signature. Choosing "credit" and signing your transaction receipt\*\* instead of using a PIN will not only improve security but can also earn you points on qualified purchases to redeem for free travel and merchandise. Conveniently track your points, make travel arrangements and shop for merchandise online or call CURewards at (800) 900-6160.

Your purchases will reach your checking account in "real time" and an amount will be deducted immediately from your account. Monitor transactions as they occur via Internet Banking, Mobile or Text Message Banking, and Magic\*Touch.

\*\*Receipts aren't always issued on purchases of \$15 or less.

**It's an ATM card, too.** Use your card at any VyStar ATM and save because there's no surcharge fee. There are withdrawal limitations.

Apply for your Visa® Check Card at any VyStar Branch, via Internet Banking at [www.vystarcu.org](http://www.vystarcu.org), or through our Call Center. A checking account is required.





# BETTER WAYS TO MANAGE YOUR MONEY

## Overdraft Protection Arrangements

VyStar has overdraft protection transfer service – *set up is free*. This enables the transferring of funds from your Savings, Line of Credit or Money Market Account automatically into your Checking Account should your account have less money in it than is necessary for all your checks, debit card transactions\*, ACH transactions and ATM transactions to clear. Safeguard against insufficient funds fees and check returns.

\*At time of purchase, a VyStar Visa® Check Card (debit card) is only authorized to pull from the checking account balance and will not draw from another account. If there are not enough funds in the checking account when a purchase is made, the card will be declined. Overdraft protection applies when a debit card transaction completes with the merchant and clears the account. This is helpful when some pending transaction amounts (gas stations, restaurants, hotels and car rental companies) held against the account may vary from the final posted amount.

## Free Services To Help You Manage Your Money

Your Checking Account with VyStar comes with a variety of free electronic and online services that will make your life a whole lot easier. We recommend you use as many of our free services as possible. Whether you're at home, at work or on the road, you'll have 24-hour access to your money.

**Products and Services Centers Online:** VyStar at [www.vystarcu.org](http://www.vystarcu.org) is your complete resource to explore everything you need to know about VyStar programs and provides many services and forms you would find in a branch. Learn how to utilize all our products and services and manage your money your way, on your time and from anywhere there's a computer.

**Arrange Free Direct Deposit:** Have your pay, retirement, or social security check safely and securely deposited into your VyStar account by setting up free electronic Direct Deposit. There's even a form online to print and take to your employer or institution to begin the process. VyStar Representatives will also be happy to assist you. You can also set up Direct Deposit for your tax refund each year - it's safe, easy and convenient. Direct Deposit requires VyStar's routing number 263079276 and your VyStar Account Number (not your member number). Be sure to give your *Account Number* which is different from your member number.

**Free Magic\*Touch:** Access your accounts by phone, anytime, anywhere. It's easy to perform the following transactions: balance inquiries and history, loan payments, check reorders, funds transfers, credit card payments and check verifications. Call Magic\*Touch at (904) 777-6001 or (800) 235-6289 and follow the voice instructions. For a Magic\*Touch PIN call (904) 777-6000 or (800) 445-6289, option 1 or stop by any VyStar branch.

**Login to Free Internet Banking at [www.vystarcu.org](http://www.vystarcu.org):** VyStar Internet Banking goes hand-in-hand with your VyStar accounts to help make managing your money much easier and safer than other methods. It's a 24-hour service at your fingertips to monitor your accounts, pay your bills, transfer funds, track your spending and so much more from a web-enabled computer or mobile device. To enroll in Internet Banking, you'll need your member number (where it says Login ID) and a Magic\*Touch PIN (where it says Password) on our website home page. Don't forget to use Internet Banking if you need to reorder more checks.

**Get Your Statements at [www.vystarcu.org](http://www.vystarcu.org):** Internet Banking provides a safe, easy and quicker way to receive your VyStar member statements each month. View up to 12 months' history and print what you need anytime you want. Set up e-Statement today at [www.vystarcu.org](http://www.vystarcu.org). Login to Internet Banking, select "Statements" from the list of services you see on your screen and click "Accept". You'll get an email notice your statement is ready each month.

**Pay Your Bills Free at [www.vystarcu.org](http://www.vystarcu.org):** Take the hassle out of paying bills and do away with the need for checks and stamps. VyStar's free Bill Payer in Internet Banking at [www.vystarcu.org](http://www.vystarcu.org) will allow you to pay and receive your bills online and view payment history with the click of a few buttons. Get started by clicking the Bill Payer tab at the top of your Internet Banking screen and select "enroll me".

**Use Free FinanceWorks at [www.vystarcu.org](http://www.vystarcu.org):** Another service and powerful tool to help you manage your money is available free of charge in VyStar Internet Banking. Have all your bills in one spot; track and manage your finances both at VyStar and with other financial institutions in one, easy location. Get a better understanding of your spending habits and find ways to save. Select FinanceWorks™ from the list of services on your screen when you login to Internet Banking.

***Free Money Makeover*** is a unique money management exercise 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 advice – managing debt, creating a budget, and developing savings and spending plans. Call (888) 456-2227 or visit [www.balancepro.net](http://www.balancepro.net).

