



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.

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 and Purchase Rewards
- 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. View cleared checks on our website via Internet Banking at 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

VyStar Visa® Check Card with Rewards Programs

Have the convenience of accessing your funds without writing a check. You simply swipe your check card at the local merchant just as you would with any other plastic card. The funds are deducted from your checking account.

Earn “Rewards Points” when you use your Check Card to shop, travel and dine out. Choosing “credit” and signing your transaction receipt** can earn you points on qualified purchases to redeem for travel and merchandise. Track your points, make travel arrangements and shop for rewards merchandise online.

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

Earn “Purchase Rewards” when you take advantage of offers via Internet Banking. Activate any offer you choose and use your Check Card to shop at the participating retailer to get “cash back”. The cash will be deposited into your VyStar checking account 30 to 60 days after the purchase date depending on what time of the month the offer was redeemed. *Note: Each offer provides different details about when and where to shop to earn your cash back.*

It's an ATM card, too. There's no surcharge fee when you use your VyStar Check Card at any VyStar ATM. Note withdrawal limitations.

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

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.





BETTER WAYS TO MANAGE YOUR MONEY

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 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 deposited directly into your VyStar account by setting up free Direct Deposit. You can also set up Direct Deposit for your tax refund each year – it's safe, easy and convenient. There's a form online to print and take to your employer or institution to begin the process. You can also ask for one at any VyStar Branch. Direct Deposit requires VyStar's routing number 263079276 and your VyStar Account Number. *Note: 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 Internet Banking at www.vystarcu.org: VyStar Internet Banking and Mobile Banking services (wireless banking and text message banking for your cell phone or other mobile device) 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 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: Receive your VyStar member statements each month via Internet Banking. View and print up to 12 months' history. To enroll, login to Internet Banking, select "Statements" from the list of services you see on your screen and click "Accept". You'll get your VyStar Facts newsletter in an email notice each month when your statement is ready.

Get Purchase Rewards Offers at www.vystarcu.org: Available for members with a checking account and Visa® Check Card, view cash back Purchase Rewards offers via Internet Banking. If you are interested, click "Activate" and shop at the participating retailer with your VyStar Check Card. The cash back rewards will be deposited directly into your checking account.

Pay Your Bills Free at 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 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 Bill Payer on your Internet Banking screen and select "enroll me".

Use Free FinanceWorks at www.vystarcu.org: A powerful tool to help you manage your money is available free of charge via 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™ 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 financial counseling and advice – managing debt, creating a budget, and developing savings and spending plans. Call (888) 456-2227 Monday through Saturday, or go to the Balance website at www.balancepro.net.