



YOUR VYSTAR CREDIT CARD OPTIONS

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



Compare our credit cards to others and we think you'll agree, VyStar's variable rate credit cards are a better value. Travel, go shopping, dine out and more with a card you know and can trust. Enjoy our lowest variable credit card rates possible and choose the combination of features you like best.

VyStar Platinum Rewards Plus Visa®

The variable rate Rewards Plus card that earns one point for every \$1.00 qualified purchase - *plus*, earn extra points for shopping at participating retailers. Collect as many points as possible and use them anytime you like. Track your points, make travel arrangements, shop for merchandise, get gift cards, events tickets and more online at www.vystarcu.org, or go to UChoose Rewards® at www.uchooserewards.com.

- Low variable interest rate
- Low minimum monthly payment
- No Annual Fee
- No Fee Services: no cash advance, balance transfer, convenience check or transaction (includes foreign) fees
- No rate increase on a cash advance or because a payment is late; no inactivity fees
- Interest-Free Grace Period on Purchases
- Free Visa Alerts - set up your account to monitor your card transactions
- \$500,000 in Travel Accident Insurance
- Emergency Cash Disbursement and Card Replacement

VyStar Platinum Cash Back Visa®

The variable rate Cash Back card that gives cash back on qualified purchases, credited to your card every October. Receive 2% cash back on gas and grocery purchases and 1% cash back on other purchases.

- Low variable interest rate
- Low minimum monthly payment

- No Annual Fee
- No Fee Services: no cash advance, balance transfer, convenience check or transaction (includes foreign) fees
- No rate increase on a cash advance or because a payment is late; no inactivity fees
- Interest-Free Grace Period on Purchases
- Free Visa Alerts - set up your account to monitor your card transactions
- \$500,000 in Travel Accident Insurance
- Emergency Cash Disbursement and Card Replacement

VyStar Platinum Visa®

The no-frills Platinum card that offers the advantage of our lowest credit card variable interest rate possible. Enjoy a new level of financial freedom, prestige and benefits you deserve.

- Lowest credit card rate possible
- Low minimum monthly payment
- No Annual Fee
- No Fee Services: no cash advance, balance transfer, convenience check or transaction (includes foreign) fees
- No rate increase on a cash advance or because a payment is late; no inactivity fees
- Interest-Free Grace Period on Purchases
- Free Visa Alerts - set up your account to monitor your card transactions
- \$500,000 in Travel Accident Insurance
- Emergency Cash Disbursement and Card Replacement
- Worldwide ATM Credit Card Cash Advance

*We also offer **secured credit cards** for our members with special credit needs.*

All loans subject to credit approval. Certain restrictions apply.



BUYING POWER THAT PUTS YOU ON TOP

Design Your Own Card

With this service for credit cards, you can create your own card design. Feature a loved one, show off friends, share a memory, make your pet a star, display a favorite scene or a place you have traveled to or, select from a catalog of pre-approved images.

Login to Internet Banking and select to view your credit card transactions history. On the Recent Activity screen, click "ONLINE SERVICE" and then, Design Your Own Card. Follow the simple instruction. There will be a small \$10 charge to process your personal image and certain restrictions apply*.

*Certain terms and conditions apply to the design your own card service. Custom images must meet Visa USA and other standards set forth by the credit union. Images are screened by Visa to ensure your protection and you will be notified via email if your art is not accepted. Cost for your personalized card design is \$10 per card. Also available to members who have existing non-variable Visa Credit Cards and MasterCard (these products are no longer offered).

Verified by Visa® for your Credit Cards

Verified by Visa® is a free password protection program that provides more security for members that use their Visa® card to shop online at participating Internet merchants. If you are not already enrolled in Verified by Visa®, participating merchants will prompt you when making a purchase online or visit our website for a link to this free service.

Your Credit Card Payment Options

Pay My Bill – Free Online Payment Service

Enjoy the convenience of this free payment service that's fast, easy and free.

Here's how Pay My Bill works:

If your payment is due on the 7th of the month (business day during the week) and you make your payment online before 7 p.m. (EST) on the 7th (that same day), your payment will be on time. Your available credit for the amount you paid will be available the next business day to use again when you need it. Two days later your payment will post to your Checking Account.

For Pay My Bill, go to our website at www.vystarcu.org and via secure Internet Banking, select your card name for your account activity and go to ONLINE SERVICES.

VyStar Bill Payer – Free Online Payment Service

Along with your other bills, why not set up your credit card payments using VyStar's free Bill Payer service in Internet Banking. With Bill Payer you can request your credit card statements be sent to you electronically.

EASY PAY – Free Automatic Credit Card Recurring Payment Option

The service that makes your credit card payments for you – electronically. Your credit card payments will automatically be deducted from your VyStar Checking or Savings Account on time, every time. You only have to set up EASY PAY once, and it automatically makes your payment for you each month. An EASY PAY Sign-Up Form is available in VyStar's Internet Banking, at any branch office, or by phoning our Call Center.

In addition to payments via the mail and online, credit card payments can also be made at any VyStar branch, on the phone through Magic*Touch, our automated phone system at (904) 777-6001 or (800) 235-6289, or through our Call Center at (904) 777-6000 or (800) 445-6289 or online via VyChat.

Check Your Credit Card Transactions Anytime, Online

Review your credit card usage daily from your computer. Your credit card information is available via Internet Banking at www.vystarcu.org. Click your card name on your account overview screen to view your charges and utilize other card services. No additional login or password is necessary.

While you're online, sign up for electronic Statements to receive your credit card statement each month online. Go to your credit card information via Internet Banking, select ONLINE SERVICES and enroll in secure eStatements. Eliminate paper with this quick and easy service. Each month you'll receive an email reminder your statement is ready to view and going forward, you will be able to access statement history.

Reporting a Lost or Stolen Card

If you have experienced a lost or stolen card, report it immediately to (800) 449-7728.

