



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 no fee and no surprises credit cards are a better value. Travel, go shopping, dine out and more with a card you know and can trust.

VyStar Platinum

With our Platinum Rewards Visa® CUREwards™ program, every dollar you charge earns a point towards free merchandise and travel. Collect as many points as possible and use them anytime you like. Track your points, make restriction-free travel arrangements and shop for merchandise online at www.vystarcu.org or, if preferred, you can call CUREwards directly at (800) 900-6160.

- **Powerful Credit Lines** – the buying power you need for practically anything you want.
- **Competitive Interest Rate** – when so many have gone to a variable interest rate, VyStar has not. Save hundreds, even thousands of dollars in interest compared to other credit cards.
- **Earn Platinum CUREwards™ Points** – Earn one point for every \$1 you charge on eligible purchases that can be redeemed for free travel and merchandise. Fly with unrestricted airfare, take a cruise, stay at a hotel, rent a car; or use your points for hundreds of items. Track your points, make travel arrangements and shop for merchandise online or call CUREwards at (800) 900-6160.
- **No Annual Fee and No Transaction Fees**
- **Interest-Free Grace Period on purchases** – Pay off your balance each month and pay no interest.
- **Free Electronic Payment & Statement Services** – Make payments easier and monitor your account online.
- **No Penalty Rates** – you won't be penalized if you by some chance are late or miss a payment.
- **Worldwide ATM Credit Card Cash Advance** – When you need it, your money is there.
- **\$500,000 in Travel Accident Insurance** – Receive up to \$500,000 travel and accident insurance when you charge

airplane, train, ship or bus tickets on a licensed common carrier with your Visa® Card.

- **Free monitoring** – Your card is watched for unusual activity to protect you against fraud. View your account balance and transactions, anytime, in Internet Banking at www.vystarcu.org.
- **Emergency Cash Disbursement and Card Replacement** – if your card is lost or stolen. Plus 24-hour emergency services and cardholder support.
- **Zero Liability Policy** – Shop online and off with absolutely no risk. With Visa®, your liability for unauthorized transactions is \$0—you pay nothing.

VyStar Gold

The Visa® Gold Card that gives you all the advantages of VyStar's Classic Card, plus a new level of financial freedom, prestige and benefits you deserve. Accepted worldwide.

- **Low Interest Rate** – far below the national average.
- **Interest-Free Grace Period on Purchases** – Pay off your balance each month and pay no interest.
- **Low Minimum Monthly Payments** – free electronic payment services and monthly eStatements.
- **Worldwide ATM Credit Card Cash Advance**
- **No Annual Fee, No Transaction Fees, and No Penalty Rates**
- **\$500,000 in Travel Accident Insurance**
- Free monitoring for unusual activity
- Emergency Cash Disbursement and Card Replacement
- Zero Liability Policy

VyStar Classic

Say good-bye to high-interest credit cards from other financial institutions, department stores, or any other cards. Say hello to your low APR Visa® Classic Card from VyStar. There's no annual fee and no transaction fees – so you can start saving immediately.





BUYING POWER THAT PUTS YOU ON TOP

- **Competitive Interest Rate** – The more you compare the high interest rates of other cards, the better we look.
- **Credit Lines starting at \$375** – Enjoy the extra purchasing power you deserve.
- **Low Minimum Monthly Payments** – We work to accommodate your monthly budget.
- **Interest-Free Grace Period on Purchases** – Pay off your balance each month and pay no interest.
- **No Penalty Rates** – you won't be penalized if you by some chance are late or miss a payment.
- **Worldwide ATM Credit Card Cash Advance**
- **\$250,000 in Travel Accident Insurance** – Receive up to \$250,000 travel and accident insurance when you charge airplane, train, ship or bus tickets on a licensed common carrier with your Visa® Card.
- Free monitoring for unusual activity
- Emergency Cash Disbursement & Card Replacement
- Zero Liability Policy

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

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 payment-on-demand service (not for recurring payments) that's fast, easy and free. Your payment can even be applied to your credit card account the same business day!

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 in secure Internet Banking, click your card name.

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.

Check Your Credit Card Transactions Anytime, Online

Review your credit card usage daily from your computer. Your credit card information is available in Internet Banking at www.vystarcu.org. Click your card name on the "Balances" 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.

