



YOUR VYSTAR HOME EQUITY LOANS

P.O. Box 45085 Jacksonville FL 32232-5085
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www.vystarcu.org



The equity in your home can translate to cash in your pocket. With a VyStar Home Equity Loan you can use your built-up equity for debt consolidation, home renovations, college expenses, a car, vacation, and much more. *Ask your tax advisor about possible tax benefits. The interest you pay may be tax deductible.*

Manufactured housing without land is not eligible for this program. Certain credit restrictions may apply. All loans are subject to credit approval.

Fixed Rate Home Equity

VyStar offers a fixed rate home equity loan that provides a fixed payment amount giving flexibility in meeting your budget.

- Low fixed rate with flexible repayment terms up to 20 years
- No prepayment penalty
- Easy qualifying terms
- Appraisal may be required

Owner-occupied residences only in the State of Florida. Certain restrictions may apply. There are no closing costs on a home equity (excluding prepaid interest on fixed rate home equity loans) when you borrow \$10,000 or more at loan closing. Title insurance costs for loan amounts in excess of \$250,000 paid by member.

Home Equity Line of Credit

VyStar's home equity line of credit gives you easy access to cash at a low variable interest rate on amounts of \$5,000 and higher. Easy qualifying terms, no prepayment penalties and no closing costs with an initial draw of \$10,000 or more.* Draw on your line of credit for up to 10 years. You may even receive certain tax advantages. *(Check with your tax advisor for details.)*

- **Home Equity Platinum Card** is a valuable feature on your home equity line of credit that will give you quick and convenient access to your available funds up to your credit limit and the buying power you need for practically anything you want. Make purchases with your card wherever Visa® is accepted and the amount will be advanced on your Home Equity Line of Credit account.

Note: This card is not eligible for CURewards™ points.

- **Check writing privileges** allow you to write a home equity line of credit check in amounts of \$50 and up for immediate cash.**
- **Flexible repayment options:**
 - > Reduce your monthly payments with our **interest-only payment option** that equals the finance charge that accrued on the outstanding principal balance from the end of the previous month's billing cycle.***
 - > Speed up the time it takes to pay off your loan with our **1.5% monthly payment option** that equals 1.5% of the outstanding balance on the last day of the billing cycle or \$75, whichever is greater, and a portion of your payment will go to principal.***

Owner-occupied residences only in the State of Florida. Manufactured housing with land is eligible - however, combined loan-to-value limits will apply. Appraisal may be required. Certain restrictions may apply. All loans subject to credit approval. Rates adjust monthly. Minimum loan amount for Prime Rate Home Equity Line of Credit is \$5,000.

**Title insurance costs for credit limits in excess of \$250,000 paid by member.
**Checks can only be used by authorized signers. Signatures will be verified to the original loan documents. Not to exceed your credit limit at the time you write the check.
***The monthly interest-only payments and 1.5% payments will be rounded up to the nearest dollar.*

Flex Equity 3SM

Use the power of your house your way! For the built up equity in your home, we offer a line of credit that has a low fixed rate for the first three years. After that, the rate adjusts monthly tied to Prime. With Flex Equity 3, you can relax and enjoy the security of a low fixed rate with the flexibility of having a line of credit to draw on any time you need it. Simply write a check-or use your Home Equity Platinum Card-the choice is yours.

Prime is identified by the Wall Street Journal as the Prime Rate in its table entitled "Money Rates". The monthly interest-only payment option is not offered on Flex Equity 3. Certain restrictions may apply. Subject to credit approval. Contact a VyStar Representative for more information.

Apply Today

Applying for a VyStar Home Equity Loan is easier than you think. Our experienced VyStar Representatives will be happy to assist you at any VyStar branch location or contact a VyStar's Call Center Representative at **(904) 777-6000** or **1-800-445-6289, option 3** and they will take your application over the phone. A printed application is also available upon request.