



YOUR ELECTRONIC SERVICES

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

Internet Banking

Your account information is available online to help you manage your money from your computer. Go to www.vystarcu.org and login.

- Get summaries on all your VyStar accounts
- View your monthly account statements and tax forms
- Transfer funds between accounts
- Apply for a loan
- Order checks or order a Visa® Check Card with Rewards programs
- View checks that have cleared
- Remote Check Deposit service to scan checks for electronic deposit into your VyStar account
- Access your credit card account information, pay your credit card bill with free Pay-My-Bill, get electronic statements
- Cancel your ATM Card, Check Card or Credit Card
- Use free Bill Payment services
- Place a stop payment
- Use free FinanceWorks™ for money management
- Variety of Forms: Address Change, Stop Payment Request, ATM/PIN Based Claim, Check and Credit Card Dispute, Credit Card Easy-Pay Sign Up, IRA/HSA Contribution Request
- Make an HSA contribution or distribution

VyStar's Internet Banking is secure with state of the art encryption and digital certificates. When you login, we provide extra protection for you and your account information.

The first time you use Internet Banking, enter your member number as the Log-in ID and Magic*Touch PIN in the Internet Banking box on our home page. For a Magic*Touch PIN, phone (904) 777-6000 or (800) 445-6289, option 1 or stop by any VyStar branch.

Free Mobile Site with Wireless Banking

If you use VyStar's website and Internet Banking services, this is another way to reach us and your accounts using a web-enabled cell phone or other mobile device. A condensed version of our website at www.vystarcu.org will also provide access to Wireless (Internet) Banking to check balances, transfer money, pay bills and more. Use your Internet Banking Login credentials - like you would from your personal computer.

Check with your carrier/service provider if you have questions about your mobile device and its capabilities.

A Mobile Banking App for Apple® iPhone (iTouch and iPad) is available free of charge. Go to the Apple iTunes App Store and tap download. It's free. Coming soon! Similar apps for other "smart phones" and more capabilities.

Free Text Message Banking

Use any cell phone or wireless device that receives text messages or email to get your last three transactions and account balance alerts. Set up this service from your personal computer at www.vystarcu.org (go to Internet & e-Services and Mobile Site/Wireless Banking).

Free Bill Payer in Internet Banking

Take the hassle out of monthly bill paying. Receive and pay bills online and keep up to six months of payment history for quick and easy access.

- No more checks, no more stamps - with convenient online checking.
- Pay bills automatically and as often as you like - customize your payment schedule for recurring bills

VyStar Gift Card - order online

A VyStar Visa® Gift Card is the perfect gift. Go to www.vystarcu.org to order online. Or purchase \$25, \$50, \$75, \$100 or \$200 denominations at any VyStar branch.

VyChat - online session

Have a question? Use a secure online chat with a VyStar Representative within Internet Banking or from our website at www.vystarcu.org. Live during Call Center hours.

Online Financial Calculators

Calculate monthly payments for a loan, convert foreign currency, or even check out a current stock price.



Special Online Centers and Services

VyStar has special Retirement, Student, Mortgage, Real Estate, and Title Agency Centers and other services like Identity Theft 911™ and Member Alerts/Warnings that are located on our website to provide education, information, service and assistance.

ATM Service

Use your VyStar ATM Card at any VyStar Credit Union ATM and save – because there's no fee. We also offer a Spanish language option.

- Get cash from your accounts
- Transfer funds
- Make deposits, VyStar loan payments, and get balance information

Use your VyStar ATM card to get cash at home and anywhere in the world. Just look for the following networks you can utilize:

- PLUS
- ACCEL-EXCHANGE
- VISA®
- AFFN
- INTERLINK

Magic*Touch

Access your accounts by phone, anytime, anywhere. With our voice response service it's easy to perform the following transactions:

- Balance Inquiries and Transaction History
- Loan Payments
- Check Reorders
- Transfer Funds
- Credit Card Payments
- Check Verifications

Call **(904) 777-6001** or **(800) 235-6289** and follow the voice instructions. Magic*Touch requires a personal identification number (PIN), which can be obtained from our Call Center at (904) 777-6000 or (800) 445-6289, option 1 or any branch office.

Direct Deposit Service

Save time and receive immediate access to your pay, retirement, or Social Security check funds through this free service. Your funds are electronically deposited in your account. It's convenient, safe, secure,

and reliable. Best of all, your check earns dividends as soon as possible. When setting up a direct deposit to your Checking Account, you will be asked for your Account Number and VyStar's Routing Number, which is 263079276.

VyStar Call Center

Questions? Need help choosing the right account or want to apply for a loan right over the phone? VyStar Representatives are standing by to help you. Call (904) 777-6000 or (800) 445-6289, option 9. During Call Center hours, you can also use **VyChat online** to communicate with a representative during a live session at www.vystarcu.org.

Other Services Available

VyStar offers several products and services that are available on request at our branch offices or by phone through our Call Center. Need other services? Let us know.

- Free Notary Services
- Safe Deposit Boxes at most branch locations
- Wire Transfers
- Traveler's Checks
- Visa® Gift Cards (website and branches only)
- Signature Guarantee
- Official Checks

NCUA Insurance

Deposits in your individual accounts are added together and insured up to \$250,000. Joint accounts are also added together and insured up to \$250,000. Adding beneficiaries to your account can help insure funds that exceed \$250,000. VyStar retirement accounts are insured up to \$250,000.

Account Ownership

An account may be set up as an individual (sole) account or a joint account (two or more members with full access). You may assign the same beneficiary for all accounts or a different beneficiary for each savings, checking or certificate account held at VyStar.

Tip from VyStar: Using Electronics Numbers

Please verify your account numbers and routing numbers when you set up your bill payment and e-services accounts. Because a majority of our members have several accounts with us, we ask that you use **specific account numbers** for your electronic services instead of your member number. Using your member number will only cause a delay and your transaction will not occur.

For deposit accounts, use the account number listed on your checks, your monthly paper statement or e-Statement. For loan accounts, use the twelve-digit account number found at the bottom of your payment coupon. For the routing number, always use 263079276.

Thank you for paying special attention when setting up these services.