



YOUR VYSTAR LOAN OPTIONS

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

- Autos
- Boats
- Jet Skis & New ATVs
- Motorcycles & Scooters
- Older Model Year Autos
- Classic Autos
- Aircraft
- Recreational Vehicles
- Personal Signature Loans
- Lines of Credit
- Savings and Certificate Secured Loans
- Mortgages
- Home Equity Loans

Whatever you want or need – we have a loan for you. There's no need to look elsewhere. Our qualified members can borrow money from their credit union at a lower cost than what other lenders may offer. This includes many free benefits and services available to you in one place.

Vehicle Loans

Get more for your money. The vehicle of your dreams is available at low rates, flexible terms, and no fees. Financing is available up to several years depending upon the type of vehicle you are purchasing. Refer to our website at www.vystarcu.org for all the details of our rates and terms.

Get a VyStar Vehicle Loan at the Dealership: Special arrangements have been made to offer members a VyStar Loan at the dealership. Make your best deal, and the dealer can close your loan with us right there in the showroom. No trips to the branch, no calls to make. The dealers can arrange everything. Be sure to ask for a VyStar Loan!

Vehicle Investment Power (VIP) Program: Get approved ahead of time. Our VIP program* will give you a blank check to use at authorized dealerships. When you're ready to buy, write in an amount up to your approved credit limit. Simply fill in the authorized dealer's name and amount on the check and sign it. Your loan is already set up with us, so you're on your way. Call 777-6000 or (800) 445-6289, stop by a branch or go online at www.vystarcu.org to apply. Your VIP check is valid up to your approved amount and you are under no obligation to use it.

*A VIP check cannot be written to individuals. Phone our Call Center if you have questions. Applications are accepted in person, by phone, by mail, by fax or on the Internet.

SmartWheels: Need basic, no-frills transportation to get you to and from work? VyStar would like to offer members who are of modest means or have less than perfect credit get a practical car loan. Let us help you.

Special Members-Only Car Sales: Watch for our special car sales and get it for less. VyStar members are offered discount pricing on autos from dealerships that participate in periodic car sales.

Signature Line of Credit

Our personal signature line of credit offers competitive rates and quick

access to cash when you need it. It can also provide protection for your Checking Account when there are insufficient funds.

Personal Signature Loans

Free yourself from a pile of bills, pay for college, visit a loved one overseas, or simply make a special purchase. Let us put together a loan package to meet your specific needs. Use your loan for just about any reason you want. Low, fixed-rate and flexible repayment terms are available.

VyStar Pay and Save Loan

We want people to get the money they need during an emergency or even if they need funds between paychecks. VyStar's Pay and Save Loan program gives qualified members up to \$750 at a reasonable interest rate and the ability to pay back the loan within 6 months. It's the alternative to "payday loans" that can come with high fees, interest rates and penalties, placing even more financial hardship on those who are struggling to make ends meet or dealing with those unexpected emergencies that we all face at times.

Loan Protection Insurance

Protect your financial future. Your VyStar loans can be insured with credit life and disability coverage up to \$50,000 per loan account.

Collateral Protection

Mechanical Breakdown Insurance: VyStar offers extended warranty coverage through InterContinental Warranty Services, Inc. The cost is less than that offered at most dealerships and there is a 60-day money back guarantee. Visit any of our branch offices or phone our Call Center for more information on all our insurance programs.

GAP for Vehicles. Low-cost protection that covers the deficiency balance of the loan when covered collateral is stolen and not recovered, or damaged beyond repair and the primary insurance carrier's settlement does not cover the remaining loan balance. Ask us for more details.

GEICO-Preferred auto insurance is available to eligible members at a discount. Call 1-800-368-2734 to find out more.



MONEY FOR THE THINGS YOU WANT

MEMBERS Auto Insurance helps protect one of the larger investments that most people ever make. Want a free, no-obligation auto insurance quote? Go to the "Insurance Services" section of VyStar's website at www.vystarcu.org to find out how.

Coverage provided and underwritten by leading insurance companies, including Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA. The insurance offered is not a deposit and is not insured by the NCUSIF or guaranteed by your credit union. FR060506-9FE8

Make Your Loan Payment Automatically

Make your loan payments the easy way with Automatic Funds Transfer Service (AFTS). You'll save time and money, and you choose which cycle and how much money you want transferred.

Home Equity Programs

Tap into the equity in your home to secure a low-interest rate loan or variable rate line of credit for debt consolidation, home renovations, college expenses, a car, vacation, and more. VyStar offers fixed-rate home equity loans based on the percentage of the home's value you are borrowing (loan-to-value ratio). Our variable rate home equity lines of credit with checks will give you immediate access to cash and can be utilized as a revolving line of credit for changing financial needs. Pay no closing costs on a home equity line of credit when you make an initial draw of \$10,000 or more. Certain restrictions may apply.

VyStar's Home Equity Platinum Card gives you quick access to cash at your same low home equity line of credit interest rate for accounts with credit lines of \$5,000 and higher. It's the card and buying power you need for practically anything you want. Take your Home Equity Platinum card with you to make purchases up to your approved credit limit wherever Visa® is accepted and the amount will be advanced on your home equity line of credit account. No fees, charges or strings attached. Use your card as much as you like. (This is not a CURewards™ points card.)

VyStar's Flex Equity 3 is a home equity line of credit that has a fixed rate for the first 3 years and after that, the rate adjusts monthly, tied to Prime*.

*Prime is identified by The Wall Street Journal as the Prime Rate in its table entitled "Money Rates". Contact a VyStar Representative for more information.

Many people prefer a home equity program over a regular installment loan because of the positive tax benefits. We suggest you ask your tax advisor about possible tax benefits of this type of loan for your financial situation. For assistance, visit any VyStar branch or call (904) 777-6000 or (800) 445-6289. (Subject to credit approval.)

Mortgage Loans

VyStar offers a full range of competitive fixed rate and adjustable rate mortgage loans with a variety of terms and low closing costs. Mortgage loans may be used for the financing of current or future primary residences. All our escrow accounts earn interest and we service all of the loans we make. This means you won't have to worry about who to make your mortgage check payable to – you'll always pay VyStar Credit Union.

Our fixed rate mortgages have rates that do not change over the life of the loan. You may select from a variety of terms. And in most cases, the shorter your term, the lower the rate. For our current rates, visit a VyStar branch or look at the rates section on our website at www.vystarcu.org.

Our adjustable rate mortgages (ARMs) are stated in terms of how the interest rate on the mortgage changes over the term of the loan. For example, our 3/1 ARM has a fixed rate of interest for the first three (3) years and then adjusts each (1) year after that. We have a large variety of ARMs including a 7/23 ARM that adjusts only once during the life of the mortgage (at the seventh year).

Be sure to ask us for information about our FHA, VA, Manufactured Housing and Land, Residential Land, Condominium, and Reverse Mortgage Loan Programs.

Note: There are many alternatives to consider when deciding which mortgage is right for you and you can possibly get an even lower interest rate by paying "points" up-front.

When you finance your home through VyStar, you don't have to pay intangible taxes at closing, and our origination fees are normally lower than those of most other lenders. Apply for a Mortgage loan online at www.vystarcu.org, through our Call Center and in our Branches. To make an appointment with one of our mortgage loan officers, call (904) 908-2689 or (800) 445-6289, ext. 2689.

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-Saturday, or go to the Balance website at www.balancepro.net.

