



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

MONEY MANAGEMENT & COUNSELING SERVICES

FREE VYSTAR MONEY MAKEOVER

At VyStar we are helping people every day. Our members rely on us for information, assistance, financial advice and practical solutions for their everyday needs, to improve their financial well-being and plan for the future. VyStar's Money Makeover along with the help of your own VyStar Money Coach is a unique money management exercise to help drive down debt, increase savings and improve your financial outlook.



How you can get a Free Money Coach and Money Makeover

Come in to see us. Ask for a VyStar Money Coach at any VyStar branch location today. We will 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 – one step at a time.

Go to www.vystarcu.org for Free Financial Tools

At VyStar, we want to show you better ways to manage your money and be better prepared for the future. On our website we make available some financial tools to help you get started.

Simply click “Money Makeover” on our homepage at www.vystarcu.org for financial tools you can use anytime, free of charge.

- **Monthly Budget Planner** - Excel/spreadsheet template for recording and managing your cash flow during the year
- **BalanceTrack®** - educational program to guide you through the core aspects of personal financial management
- **Financial Calculators** - refine your budget and plan your future; calculate home and personal financing, investment and retirement
- **FinanceWorks™** (via VyStar Internet Banking) - financial management program from the makers of Quicken
- **Money Makeover At Home Guide** - unique financial exercise and budgeting tool for your Money Makeover

Use free FinanceWorks™ via VyStar Internet Banking

A powerful tool to help you manage your money is available free of charge in VyStar Internet Banking. Have all your bills in one spot; track and manage your finances both at VyStar and with other

financial institutions in one, easy location. Get a better understanding of your spending habits and find ways to save. Select FinanceWorks™ from the list of services on your screen when you login to Internet Banking.

Free BALANCE™ Financial Counseling Service

- *Feel like you're always a paycheck behind?*
- *Has paying your bills each month become a balancing act?*
- *Do you have trouble saving money that will help you recover from a crisis such as a lost job or medical problem?*
- *Are you arguing with family members or losing sleep over money matters?*
- *Or, do you simply have questions that will help you achieve your financial goals but don't have the time during the day to ask?*

BALANCE financial counseling service has been helping people master their money since 1969. Through VyStar's partnership with BALANCE members have access to free financial counseling services to assist with:

- general money management
- credit and housing topics
- goal setting
- spending and savings plans
- credit and credit reports
- debt management
- mortgage delinquency and foreclosure prevention

Private advice – immediately. Call toll free (888) 456-2227 and talk to a certified consumer credit counselor over the phone. Or, visit their website at www.balancepro.net. The questions you ask and information you provide will be kept strictly confidential. BALANCE is there when you need them, providing you counseling services six days a week and free of charge.

BALANCE is open most evenings. And, services are offered in many languages and to those who are hearing impaired. BALANCE Hours: Monday through Thursday 8 a.m. to 11 p.m.; Friday 8 a.m. to 8 p.m.; and Saturday 11 a.m. to 8 p.m. (EST)





WE ARE HELPING PEOPLE EVERY DAY

Only a phone call away. When it comes to financial difficulty, we know from experience that a potential problem caught in the early stages is often easier to resolve. Prevention and immediate attention to find solutions to financial concerns and circumstances can, in most cases, deter more serious collection-type actions that will cost you and your credit union money.

BALANCE



FINANCIAL FITNESS PROGRAM *BALANCE is a national organization that offers no-cost professional financial counseling and fair, impartial consumer-oriented financial advice. It is a wholly owned subsidiary of the Consumer Credit Counseling Service of San Francisco. Their goal is to not only work with you to avoid or resolve financial distress, but also to provide information and assistance to help you achieve your goals – such as buying a home or saving for the future.*

OTHER FREE SERVICES TO HELP YOU

For practical advice from a knowledgeable VyStar Representative, don't hesitate to contact us or visit any VyStar Branch. We will do everything we can to help you find solutions.

Having trouble making your car payment?

During these tough economic times, your credit union understands that there are circumstances that could cause our members to fall behind on their monthly payments. If you've experience a hardship that has affected your ability to pay on your loan, let us help.

You can depend on VyStar – we make every effort to provide workable solutions for our members. We realize it can be hard to talk with others about your financial problems, but coming to us early-on can mean a quick fix with only minor adjustments to get you back on the road to good financial health.

Find out where you stand before the situation gets worse, possibly damaging your credit. Any advice and financial counseling we provide is completely confidential and free of charge.

Professionally trained VyStar Representatives in our Collections Department will be glad to answer your questions and assist with loan payment, bankruptcy, repossession, and legal or charge-off issues. Call (904) 777-6000, option 3/and press 3 or toll free (800) 445-6289, option 3/and press 3. You can also stop by any VyStar Branch for assistance.

Having trouble making your mortgage payment?

Your home is your most valuable asset. During these trying financial times, we know that even responsible, conscientious people can find it difficult to make their mortgage payments because of circumstances beyond their control.

If you find yourself falling behind on your mortgage, it's crucial that you contact us as soon as possible. Open communication is the key to working out a solution that allows you to keep your home.

VyStar Mortgage Representatives will be glad to answer your questions in confidence and at no charge. Call (904) 777-6000, option 3/and press 2 or toll free (800) 445-6289, option 3/and press 2. For mortgage hardship requests, call (904) 594-5419 or toll free (800) 445-6289, extension 5419.

SECURE VYCHAT at www.vystarcu.org

Get quick answers! Communicate with a live VyStar Representative via secure VyChat on our website or anytime you login to VyStar Internet Banking. We will be glad to answer your questions and provide direction and advice.

Here's how it works: Go to "VyChat" on our website at www.vystarcu.org and begin by letting us know with whom you would like to chat – for example: select Member Services, Loans or Mortgages. Then simply type in your questions and click [Start Chat](#). Your VyStar Representatives in VyChat are dedicated to serving your financial needs.

VyChat is a secured communications channel. For your protection, when you enter VyChat from our website with questions that contain personal/account information, you will be asked several questions to verify your identity – it's just like when you phone our Call Center.

If you would rather not answer our identity questions, you are welcome to use secure VyChat via Internet Banking where your information is already verified by your login credentials.

VyChat hours: VyChat is open during VyStar Call Center hours. Let us help you today!

Monday–Friday	8:30 a.m. to 7 p.m. (EST)
Saturday	9 a.m. to 3 p.m. (EST)

