



YOUR SAVINGS AND RETIREMENT SERVICES

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Savings

Everyone should have a savings program for emergencies and long-term purchasing goals. VyStar's Savings Account offers:*

- Competitive Dividends – dividends paid to the account are calculated daily, compounded monthly and credited monthly
- Overdraft Protection Arrangement
- No Service Charges
- Access to Funds by Mail, Branches, Phone, ATM, and Personal Computer

* ACCOUNT RESTRICTIONS: For all Savings and Money Market Accounts, no more than six (6) preauthorized, automatic, Internet, or telephone transfers and withdrawals may be made from these accounts to another account of yours, to a third party, or by check, draft or access card in any statement cycle. If you exceed these limitations, your account may be subject to closure by the credit union.

Money Market Account**

Boosts your earnings even further with an account that offers more.

- No Minimum Balance Requirement
- Competitive Dividends – calculated daily, compounded daily and credited monthly
- Tiered Yield Structure – earn even higher rates on larger balances
- Optional Overdraft Protection Arrangement
- Plus, Checks – for easy access to funds; up to 6 cleared checks per statement cycle

**Certain restrictions, conditions and limitations may apply.

Health Savings Account (HSA)

Save money for health care costs and use the funds to pay for qualified medical expenses.*** An HSA offers tax advantages and will help you keep tabs on your medical spending. It can be used to pay for many types of qualified medical expenses such as doctor visits, prescriptions, transportation to get medical care, qualified long-term care insurance, health plan premiums when unemployed and more. Members are eligible as long as they are:

- Covered under a High Deductible Health Plan (HDHP)
- Not covered under another type of health plan that is not an HDHP
- Not enrolled in Medicare (generally under 65 years old)
- Not claimed as a dependent on another individual's tax return

***Certain restrictions apply. VyStar is not responsible for determining if a member's distributions qualify, nor do we provide tax advice. Consult your tax advisor. For more information on qualified medical expenses, visit www.irs.gov.

Florida Uniform Transfers to Minors Act (FLUTMA Account)

A FLUTMA Account is a custodial account in which a custodian manages the funds of an account for the benefit of a minor. The minor is the sole owner of the account, but has no authority to transact on the account until he or she attains the age of 21.

State law limits all FLUTMA accounts to one minor beneficiary and one custodian. NO joint members are permitted on FLUTMA accounts; however, custodians are strongly encouraged to designate a successor custodian. Savings and Certificates Accounts may be set up as FLUTMA accounts, and the funds are accessible through Magic*Touch, Internet Banking, direct deposit and ATM cards, under the same restrictions as non-FLUTMA accounts.

Living Trust Accounts (Revocable Trusts)

Trust accounts are federally insured as payable-on-death accounts, and are separate from the member's other deposit accounts. For living trust accounts, you may use all types of deposit accounts (savings, checking, certificates, etc.) and safe deposit boxes. IRAs and Loan accounts are not eligible as trust accounts.

Irrevocable or Amendable Trust Accounts cannot be opened. In order to open a trust account, several documents must be presented including the Trust Certifications Form for Trust Accounts, a copy of the first page and signature page(s) of the trust, and a new Membership Application to change the ownership of the account to the trust. Depending on the circumstances, other information may be necessary.

Certificates

Lock in your earning power and enjoy high yields for the term of your choice; from three months to five years. Put your money in a certificate when you don't need immediate access to your funds for a period of time. And because you agree to keep the money in the credit union for the specified period of time, you receive a higher dividend rate from VyStar. We also provide tiered rates for higher balances. An early withdrawal penalty may apply. Dividends paid may be received by the account holder from the account without penalty. A minimum deposit of \$500 gets you started.

18-Month Step-Up Certificates

Get a certificate with a one-time option to adjust to a higher rate before the certificate matures. You can also add amounts of \$2,000 or more any time during the 18-month Step-Up Certificate term. An early withdrawal penalty may apply.

It's that kind of flexibility that makes saving really pay off. Dividends earned are calculated daily and compounded and credited monthly. So your dividends keep on earning dividends. And that means more money in your pocket.

Individual Retirement Accounts (IRAs) and Education Savings Accounts (ESAs)

Earn more wealth for your retirement years with a VyStar IRA that earns higher yields on higher balances with six different account balance tiers ranging from under \$2,500 up to \$100,000 or more. You'll also save more because you'll pay no fees.

VyStar is your one-stop IRA center, offering a complete range of retirement savings and certificate options:

- **Traditional IRAs** - These IRAs provide tax-deferral of income.
- **Roth IRAs** - Pay your taxes up front, with added flexibility in retirement.
- **Coverdell Education Savings Account (ESA)** - Save for educational expenses.

All of our IRA and ESA products offer:

- Higher Dividends for Larger Certificate Deposits
- No Maintenance or Administration Fees

The Coverdell Education Savings Account (formerly called the Education IRA), was created by Congress in 1997 to help students pay for qualified elementary and secondary school and college education expenses as well as other higher education costs. With the Coverdell ESA your earnings grow tax-deferred and your distributions are exempt from federal taxes when used for qualified education expenses at universities, colleges, vocational schools, and elementary or secondary schools (public, private or religious). An adult (parent or guardian) may open an ESA for a beneficiary (student) under 18 or for a special needs beneficiary.

If you need to move your IRA funds from a previous employer or transfer IRA funds from another financial institution, VyStar can help. VyStar's IRA accounts and certificates allow you to move your funds to us with ease and no fee.

Retirement Accounts are insured up to \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF). Government backing insures your retirement accounts by the NCUA.

IRA Certificates

VyStar IRA Certificates are a secure, dependable way to save for your retirement. Depending on your income, tax filing status and eligibility from other retirement savings plans, your yearly IRA contributions may be fully or partially tax deductible. Consult your tax advisor.

For IRA accounts, you may not make any withdrawal or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instructions, or similar order to a third party. Please consult your tax advisor on the tax benefits of an IRA account. An early withdrawal penalty may apply.

Visit our "Retirement Center" online at www.vystarcu.org where you can learn about IRAs, plan for your retirement, and print any forms that are needed to open an IRA or review your existing IRA.

Accounts For Younger Members*

Kids Club for age 12 and under: Fun and educational way to get a head start in saving money and learning about financial matters. As a member of this exclusive club, kids receive their own Savings Account and special benefits including free use of our coin counting machines in the branches.

VyTeen Account for age 13 through 17: Under the guidance of a parent or guardian, teenagers can qualify for their first checking account and Check Card. With a \$100 investment, begin saving with a 12-month Certificate and be able to add \$25 or more to their certificate (balance not to exceed \$2,000) anytime they want. VyStar also offers a reloadable Visa prepaid card, called RSVP, for students ages 13 and older.

Bravo Account for Students age 18 through 24: College students can establish credit by qualifying for a VyStar credit card. Get sound advice on how to build a strong financial future from our VyStar Investment Services Team.

Achieve Account for Members age 18 through 24: With your growing financial needs, this account can help you enjoy financial freedom at a much lower cost. Apply for a VyStar consumer loan to get your first car. Use free online bill payer service in Internet Banking and set up free direct deposit of your pay check among many other free benefits we offer.

*Certain restrictions, conditions and limitations may apply. Loans are subject to credit approval.